



Quarterly Banking Profile

First Quarter 2009

INSURED INSTITUTION PERFORMANCE

- ***Net Income of \$7.6 Billion Is Less than Half Year-Earlier Level***
- ***Noninterest Income Registers Strong Rebound at Large Banks***
- ***Aggressive Reserve Building Trails Growth in Troubled Loans***
- ***Industry Assets Contract by \$302 Billion***
- ***Total Equity Capital Increases by \$82.1 Billion***

With great sadness we note the passing of L. William Seidman, Chairman of the FDIC from 1985 to 1991, and founder of the Quarterly Banking Profile. His wisdom and leadership through difficult times continue to inspire, as does his commitment to openness, transparency, and an informed public.

Highest Earnings in Four Quarters Are 61 Percent Lower than a Year Ago

Sharply higher trading revenues at large banks helped FDIC-insured institutions post an aggregate net profit of \$7.6 billion in the first quarter of 2009. Realized gains on securities and other assets at a few large institutions also contributed to the quarter's profits. First quarter earnings were \$11.7 billion (60.8 percent) lower than in the first quarter of 2008 but represented a significant recovery from the \$36.9 billion net loss the industry reported in the fourth quarter of 2008.¹ Provisions for loan and lease losses were lower than in the fourth quarter of 2008 but continued to rise on a year-over-year basis. The increase in loss provisions, higher charges for goodwill impairment, and reduced income from securitization activity were the primary causes of the year-over-year decline in industry net income. Evidence of earnings weakness was widespread in the first quarter; more than one out of every five institutions (21.6 percent) reported a net loss, and almost three out of every five (59.3 percent) reported lower net income than in the first quarter of 2008.

Loss Provisions Continue to Weigh Heavily on Earnings

Insured institutions set aside \$60.9 billion in loan loss provisions in the first quarter, an increase of \$23.7 billion (63.6 percent) from the first quarter of 2008. Almost two out of every three insured institutions (65.4 percent) increased their loss provisions. Goodwill impairment charges and other intangible asset expenses rose to \$7.2 billion from \$2.8 billion a year earlier. Against these negative factors, total noninterest income contributed \$68.3 billion to pretax earnings, a \$7.8-billion (12.8 percent) improvement over the first quarter of 2008. Net interest income was \$4.4 billion (4.7 percent) higher, and realized gains on securities and other assets were up by \$1.9 billion (152.6 percent). The rebound in noninterest income stemmed primarily from higher trading revenue at a few large banks, but gains on loan sales and increased servicing fees also provided a boost to noninterest revenues. Trading revenues were \$7.6 billion higher than a year earlier, servicing fees were up by \$2.4 billion, and realized gains on securities and other assets were \$1.9 billion higher. Nevertheless, these positive developments were outweighed by the higher expenses for bad loans and goodwill impairment. The average return on assets (ROA) was 0.22 percent, less than half the 0.58 percent registered in the first quarter of 2008 and less than one-fifth the 1.20 percent ROA the industry enjoyed in the first quarter of 2007.

Lower Funding Costs Lift Large Bank Margins

For the sixth consecutive quarter, falling interest rates caused declines in both average funding costs and average asset yields. The industry's average funding cost fell by more than its average asset yield in the quarter, and the quarterly net interest margin (NIM) improved from fourth quarter 2008 and first quarter 2008

¹ Amended financial reports received since the publication of the fourth quarter 2008 *Quarterly Banking Profile* caused the industry's fourth-quarter net loss to widen from \$32.1 billion to \$36.9 billion. The amendments included higher expenses for goodwill impairment and increased loan-loss provisions.

levels. The average NIM in the first quarter was 3.39 percent, compared to 3.34 percent in the fourth quarter of 2008 and 3.33 percent in the first quarter of 2008. This is the highest level for the industry NIM since the second quarter of 2006. However, most of the improvement was concentrated among larger institutions; more than half of all institutions (55.4 percent) reported lower NIMs compared to a year earlier, and almost two-thirds (66.0 percent) had lower NIMs than in the fourth quarter of 2008. The average NIM at institutions with less than \$1 billion in assets fell from 3.66 percent in the fourth quarter to 3.56 percent, a 21-year low.

Charge-Offs Continue to Rise in All Major Loan Categories

First-quarter net charge-offs of \$37.8 billion were slightly lower than the \$38.5 billion the industry charged-off in the fourth quarter of 2008, but they were almost twice as high as the \$19.6 billion total in the first quarter of 2008. The year-over-year rise in charge-offs was led by loans to commercial and industrial (C&I) borrowers, where charge-offs increased by \$4.2 billion (170 percent); by credit cards (up \$3.4 billion, or 68.9 percent); by real estate construction loans (up \$2.9 billion, or 161.7 percent); and by closed-end 1-4 family residential real estate loans (up \$2.7 billion, or 64.9 percent). Net charge-offs in all major categories were higher than a year ago. The annualized net charge-off rate on total loans and leases was 1.94 percent, slightly below the 1.95 percent rate in the fourth quarter of 2008 that is the highest quarterly net charge-off rate in the 25 years that insured institutions have reported these data. Well over half of all insured institutions (58.3 percent) reported year-over-year increases in quarterly charge-offs.

Noncurrent Loans Rise by \$59.2 Billion

The high level of charge-offs did not stem the growth in noncurrent loans in the first quarter. On the contrary, noncurrent loans and leases increased by \$59.2 billion (25.5 percent), the largest quarterly increase in the three years that noncurrent loans have been rising. The percentage of loans and leases that were noncurrent rose from 2.95 percent to 3.76 percent during the quarter; the noncurrent rate is now at the highest level since the second quarter of 1991. The rise in noncurrent loans was led by real estate loans, which accounted for 84 percent of the overall increase. Noncurrent closed-end 1–4 family residential mortgage loans increased by \$26.7 billion (28.1 percent), while noncurrent real estate construction loans were up by \$10.5 billion (20.3 percent), and noncurrent loans secured by nonfarm nonresidential real estate properties rose by \$6.9 billion (40 percent). All major loan categories experienced rising levels of noncurrent loans, and 58 percent of insured institutions reported increases in their noncurrent loans during the quarter.

Reserve Building Continues

Loss provisions surpassed net charge-offs by \$23.1 billion in the first quarter, and the industry's loan loss reserves increased by \$20.0 billion (11.5 percent). The ratio of reserves to total loans rose during the quarter from 2.21 percent to 2.50 percent, an all-time high. The previous record level of 2.38 percent was reached at the end of the first quarter of 1992. Despite the rise in the level of reserves relative to total loans, the industry's ratio of reserves to noncurrent loans fell for a 12th consecutive quarter, from 74.8 percent to 66.5 percent, the lowest level in 17 years.

Industry Capital Registers Largest Quarterly Increase Since 2004

Total equity capital of insured institutions increased by \$82.1 billion in the first quarter, the largest quarterly increase since the third quarter of 2004 (when more than half of the increase in equity consisted of goodwill). The industry's tier one leverage capital increased by a record \$69.8 billion (7.0 percent) during the quarter, and the average leverage capital ratio increased from 7.48 percent to 8.04 percent. Most of the aggregate increase in capital was concentrated among a relatively small number of institutions, including some institutions participating in the U.S. Treasury Department's Troubled Asset Relief Program (TARP). A majority of institutions (55.3 percent) reported declines in their leverage capital ratios during the quarter. A number of institutions reduced their dividend payments in the first quarter, as the total amount of dividends paid by insured institutions fell by almost half (\$6.8 billion) compared to the first quarter of 2008. Of the 3,603 institutions that paid dividends in the first quarter of 2008, two-thirds (2,337 institutions) reduced their dividends in the current quarter, including 995 institutions that eliminated first quarter dividends.

Downsizing at a Few Large Banks Causes \$302-Billion Decline in Industry Assets

Total assets declined by \$301.7 billion (2.2 percent) during the quarter, as a few large banks reduced their loan portfolios and trading accounts. This is the largest percentage decline in industry assets in a single

quarter in the 25 years for which quarterly data are available. Eight large institutions accounted for the entire decline in industry assets; most insured institutions (67.3 percent) reported increased assets during the quarter, although only 47 percent had increases in their loan balances. The decline in industry assets consisted primarily of a \$159.6-billion (2.1-percent) reduction in loans and leases, a \$144.5-billion (14.9-percent) decline in assets in trading accounts, and a \$91.7-billion (12.7-percent) drop in Fed funds sold and securities purchased under resale agreements. Balances with Federal Reserve banks, which had increased by \$488.2 billion in the previous two quarters, declined by \$32.5 billion (6.3 percent) during the first quarter. Unused loan commitments fell for a fifth consecutive quarter, declining by \$532.0 billion (7.4 percent). Most of the reduction occurred in credit card lines, which fell by \$406.6 billion (9.9 percent), but unused commitments declined for all major loan categories during the quarter. The amount of assets securitized and sold declined by \$26.6 billion (1.4 percent) during the quarter.

Deposit Share of Funding Rises Even as Total Deposits Decline

The decline in industry assets and the increase in equity capital meant a reduced need for funding during the quarter. Total deposits declined by \$81.3 billion (0.9 percent), while nondeposit liabilities fell by \$320.2 billion (9.1 percent). Deposits in domestic offices increased modestly (\$41.9 billion, or 0.6 percent), with time deposits falling by \$72.5 billion (2.6 percent). Deposits in foreign offices declined by \$123.2 billion (8.0 percent). Liabilities in trading accounts fell by \$116.8 billion (24.6 percent), while Federal Home Loan Bank advances declined for a second consecutive quarter, falling by \$91.0 billion (11.6 percent). Deposits funded 66.1 percent of total industry assets at the end of the quarter, up from 65.3 percent at the end of 2008. This is the highest deposit funding share since March 2002.

Twenty-One Failures Is Highest Quarterly Total Since 1992

The number of FDIC-insured commercial banks and savings institutions reporting financial results declined from 8,305 to 8,246 in the first quarter. Mergers absorbed 50 institutions, while 21 insured institutions failed. This is the largest number of failed institutions in a quarter since the fourth quarter of 1992. Thirteen new charters were added in the first quarter, the fewest since the first quarter of 1994. During the quarter, the number of insured banks and thrifts on the FDIC's "Problem List" increased from 252 to 305, and total assets of "problem" institutions rose from \$159 billion to \$220 billion.

Quarterly Banking Profile

TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2009**	2008**	2008	2007	2006	2005	2004
Return on assets (%)	0.22	0.58	0.04	0.81	1.28	1.28	1.28
Return on equity (%)	2.26	5.69	0.41	7.75	12.30	12.43	13.20
Core capital (leverage) ratio (%)	8.04	7.89	7.48	7.97	8.22	8.25	8.11
Noncurrent assets plus							
other real estate owned to assets (%)	2.39	1.14	1.89	0.94	0.54	0.50	0.53
Net charge-offs to loans (%)	1.94	0.99	1.29	0.59	0.39	0.49	0.56
Asset growth rate (%)	1.29	11.58	6.21	9.89	9.04	7.63	11.37
Net interest margin (%)	3.39	3.33	3.18	3.29	3.31	3.47	3.52
Net operating income growth (%)	-69.94	-46.54	-90.13	-27.58	8.52	11.43	3.99
Number of institutions reporting	8,246	8,494	8,305	8,534	8,680	8,833	8,976
Commercial banks	7,037	7,240	7,085	7,283	7,401	7,526	7,631
Savings institutions	1,209	1,254	1,220	1,251	1,279	1,307	1,345
Percentage of unprofitable institutions (%)	21.65	14.23	24.41	12.07	7.94	6.22	5.97
Number of problem institutions	305	90	252	76	50	52	80
Assets of problem institutions (in billions)	\$220	\$26	\$159	\$22	\$8	\$7	\$28
Number of failed institutions	21	2	25	3	0	0	4
Number of assisted institutions	0	0	5	0	0	0	0

* Excludes insured branches of foreign banks (IBAs)

TABLE II-A. Aggregate Condition and Income Data, All FDIC-Insured Institutions

(dollar figures in millions)	1st Quarter 2009	4th Quarter 2008	1st Quarter 2008	%Change 08Q1-09Q1	
Number of institutions reporting	8,246	8,305	8,494	-2.9	
Total employees (full-time equivalent)	2,114,527	2,151,758	2,212,503	-4.4	
CONDITION DATA					
Total assets	\$13,541,630	\$13,843,297	\$13,369,430	1.3	
Loans secured by real estate	4,700,451	4,705,001	4,804,908	-2.2	
1-4 Family residential mortgages	2,045,216	2,045,269	2,215,134	-7.7	
Nonfarm nonresidential	1,076,859	1,066,096	990,362	8.7	
Construction and development	566,851	590,943	631,794	-10.3	
Home equity lines	674,334	668,253	624,920	7.9	
Commercial & industrial loans	1,434,602	1,494,419	1,480,874	-3.1	
Loans to individuals	1,046,284	1,088,881	1,048,165	-0.2	
Credit cards	403,072	444,692	386,849	4.2	
Farm loans	56,150	59,912	53,954	4.1	
Other loans & leases	500,664	528,406	582,458	-14.0	
Less: Unearned income	3,996	2,876	2,455	62.8	
Total loans & leases	7,734,154	7,873,742	7,967,904	-2.9	
Less: Reserve for losses	193,626	173,657	121,112	59.9	
Net loans and leases	7,540,528	7,700,085	7,846,792	-3.9	
Securities	2,207,071	2,035,389	1,953,045	13.0	
Other real estate owned	29,670	26,691	15,648	89.6	
Goodwill and other intangibles	415,316	421,667	469,180	-11.5	
All other assets	3,349,045	3,659,466	3,084,766	8.6	
Total liabilities and capital	13,541,630	13,843,297	13,369,430	1.3	
Deposits	8,954,432	9,035,732	8,565,753	4.5	
Domestic office deposits	7,538,366	7,496,432	7,068,971	6.6	
Foreign office deposits	1,416,066	1,539,300	1,496,782	-5.4	
Other borrowed funds	2,416,730	2,575,474	2,586,733	-6.6	
Subordinated debt	170,929	185,464	185,580	-7.9	
All other liabilities	607,862	754,808	670,412	-9.3	
Equity capital	1,391,678	1,291,818	1,360,952	2.3	
Loans and leases 30-89 days past due	158,205	157,797	111,000	42.5	
Noncurrent loans and leases	291,233	232,013	136,900	112.7	
Restructured loans and leases	32,911	23,922	14,245	131.0	
Direct and indirect investments in real estate	863	906	954	-9.5	
Mortgage-backed securities	1,313,042	1,299,728	1,281,381	2.5	
Earning assets	11,600,674	11,772,696	11,474,467	1.1	
FHLB Advances	696,672	787,690	841,580	-17.2	
Unused loan commitments	6,619,585	7,151,592	8,292,731	-20.2	
Trust assets	16,271,389	17,230,245	20,851,058	-22.0	
Assets securitized and sold***	1,884,319	1,910,882	1,721,042	9.5	
Notional amount of derivatives***	203,382,420	212,103,859	181,629,418	12.0	
INCOME DATA					
	Full Year 2008	Full Year 2007	1st Quarter 2009	1st Quarter 2008	%Change 08Q1-09Q1
Total interest income	\$603,321	\$724,858	\$142,077	\$178,586	-20.4
Total interest expense	245,590	372,144	42,968	83,881	-48.8
Net interest income	357,731	352,714	99,109	94,704	4.7
Provision for loan and lease losses	175,873	69,193	60,913	37,234	63.6
Total noninterest income	207,428	233,098	68,319	60,553	12.8
Total noninterest expense	367,872	367,043	97,245	90,882	7.0
Securities gains (losses)	-15,309	-1,369	N/M	1,232	152.6
Applicable income taxes	6,210	46,481	-86.6	4,533	-49.5
Extraordinary gains, net	5,358	-1,735	N/M	-29	N/M
Net income	5,254	99,990	-94.8	7,560	-60.8
Net charge-offs	100,232	44,118	127.2	37,847	92.7
Cash dividends	51,077	110,348	-53.7	7,237	-48.3
Retained earnings	-45,823	-10,358	N/M	323	-93.9
Net operating income	10,111	102,406	-90.1	5,663	-69.9

*** Call Report filers only.

N/M - Not Meaningful

Quarterly Banking Profile

TABLE III-A. First Quarter 2009, All FDIC-Insured Institutions

FIRST QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Number of institutions reporting	8,246	25	5	1,524	4,681	836	80	305	745	45
Commercial banks	7,037	21	5	1,519	4,188	233	62	278	695	36
Savings institutions	1,209	4	0	5	493	603	18	27	50	9
Total assets (in billions)	\$13,541.6	\$476.0	\$3,203.0	\$165.5	\$6,003.6	\$1,100.1	\$73.2	\$36.2	\$104.2	\$2,379.9
Commercial banks	12,006.9	451.2	3,203.0	165.0	5,493.1	257.5	32.5	32.5	92.3	2,279.9
Savings institutions	1,534.8	24.9	0.0	0.5	510.5	842.6	40.7	3.7	11.9	100.0
Total deposits (in billions)	8,954.4	192.3	1,957.5	134.0	4,350.5	611.9	62.1	27.9	86.0	1,532.1
Commercial banks	7,983.4	176.9	1,957.5	133.6	4,004.7	106.1	26.8	25.4	76.5	1,475.8
Savings institutions	971.0	15.4	0.0	0.4	345.8	505.8	35.2	2.5	9.6	56.3
Net income (in millions)	7,560	-1,669	5,069	312	-753	1,395	13	24	242	2,927
Commercial banks	7,663	-1,891	5,069	310	371	390	-26	-23	232	3,229
Savings institutions	-102	222	0	1	-1,124	1,006	39	47	9	-302
Performance Ratios (%)										
Yield on earning assets	4.87	11.87	4.09	5.75	5.14	5.38	6.19	4.09	5.59	3.43
Cost of funding earning assets	1.47	1.42	1.08	1.94	1.61	2.23	1.68	1.23	1.81	1.22
Net interest margin	3.39	10.44	3.00	3.81	3.53	3.16	4.51	2.87	3.78	2.21
Noninterest income to assets	2.00	5.99	2.34	0.62	1.65	0.87	1.85	8.33	0.85	2.14
Noninterest expense to assets	2.84	5.97	2.51	2.62	3.22	1.84	2.99	10.13	2.94	2.05
Loan and lease loss provision to assets	1.78	10.78	1.49	0.60	1.46	1.62	3.02	0.16	0.25	1.34
Net operating income to assets	0.17	-1.47	0.62	0.73	-0.04	0.09	0.07	0.15	0.92	0.35
Pretax return on assets	0.35	-2.18	0.79	0.92	0.03	0.92	0.12	0.76	1.16	0.76
Return on assets	0.22	-1.36	0.61	0.75	-0.05	0.52	0.07	0.27	0.94	0.49
Return on equity	2.26	-6.18	7.96	6.84	-0.49	6.02	0.77	1.63	8.17	5.17
Net charge-offs to loans and leases	1.94	8.57	2.42	0.52	1.44	1.12	2.56	0.43	0.30	1.87
Loan and lease loss provision to net charge-offs	160.94	170.38	162.62	176.06	146.99	215.41	142.70	149.35	147.22	164.68
Efficiency ratio	53.79	38.35	51.63	63.14	59.93	48.76	48.42	81.74	67.63	50.43
% of unprofitable institutions	21.65	56.00	0.00	7.61	28.97	16.87	16.25	19.34	10.07	24.44
% of institutions with earnings gains	39.64	20.00	60.00	45.41	32.73	62.20	47.50	42.95	44.97	28.89
Condition Ratios (%)										
Earning assets to total assets	85.67	79.87	82.56	91.78	87.39	91.24	94.42	89.92	91.73	83.06
Loss allowance to:										
Loans and leases	2.50	8.89	3.30	1.42	2.06	1.53	2.96	1.52	1.27	2.04
Noncurrent loans and leases	66.49	251.73	67.95	77.23	58.29	36.71	253.80	87.90	84.26	55.65
Noncurrent assets plus										
other real estate owned to assets	2.39	2.56	2.02	1.48	2.82	3.06	0.99	0.61	1.10	1.66
Equity capital ratio	10.15	23.54	8.44	11.06	10.29	8.92	9.25	16.24	11.43	9.76
Core capital (leverage) ratio	8.04	16.28	7.14	9.94	8.07	8.29	9.14	14.64	11.05	7.07
Tier 1 risk-based capital ratio	10.74	12.64	11.37	13.53	9.76	14.94	10.95	34.41	17.95	9.97
Total risk-based capital ratio	13.46	14.35	14.95	14.62	12.37	15.95	12.86	35.20	19.08	13.18
Net loans and leases to deposits	84.21	164.22	60.53	79.87	93.61	118.20	94.01	31.17	67.25	66.05
Net loans to total assets	55.68	66.35	36.99	64.70	67.84	65.74	79.74	24.05	55.53	42.52
Domestic deposits to total assets	55.67	36.57	30.54	81.01	69.42	55.62	82.90	74.97	82.53	54.56
Structural Changes										
New Charters	13	0	0	0	3	1	0	8	1	0
Institutions absorbed by mergers	50	0	0	4	42	1	0	1	2	0
Failed Institutions	21	0	0	2	18	1	0	0	0	0
PRIOR FIRST QUARTERS (The way it was...)										
Number of institutions	2008	8,494	26	6	1,550	4,752	809	102	362	835
.....	2006	8,790	30	4	1,647	4,629	864	120	436	1,001
.....	2004	9,116	34	6	1,730	4,278	1,026	140	519	1,296
Total assets (in billions)	2008	\$13,369.4	\$448.5	\$3,085.6	\$158.0	\$5,271.6	\$1,364.4	\$66.3	\$38.2	\$112.5
.....	2006	11,209.8	370.2	1,972.3	140.3	3,844.9	1,745.6	98.6	50.0	128.6
.....	2004	9,377.2	332.3	1,492.8	127.7	2,898.5	1,396.0	506.3	58.8	168.0
Return on assets (%)	2008	0.58	4.59	0.35	1.19	0.78	-0.21	1.30	2.20	1.01
.....	2006	1.34	4.57	1.16	1.26	1.35	1.05	2.19	-1.31	1.06
.....	2004	1.38	3.93	1.12	1.27	1.33	1.17	1.52	1.38	1.10
Net charge-offs to loans & leases (%)	2008	0.99	4.97	1.13	0.17	0.71	1.14	1.78	0.21	0.17
.....	2006	0.32	2.95	0.53	0.09	0.17	0.11	0.95	0.16	0.12
.....	2004	0.64	5.17	1.30	0.12	0.31	0.12	0.71	0.70	0.24
Noncurrent assets plus										
OREO to assets (%)	2008	1.14	1.62	0.70	0.99	1.41	1.97	0.73	0.28	0.74
.....	2006	0.48	1.17	0.42	0.67	0.49	0.55	0.51	0.23	0.53
.....	2004	0.67	1.45	0.85	0.85	0.65	0.57	0.91	0.36	0.68
Equity capital ratio (%)	2008	10.18	22.85	7.57	11.22	11.36	8.09	9.01	20.28	11.32
.....	2006	10.38	27.22	7.95	10.81	10.29	10.81	9.63	19.39	11.04
.....	2004	9.45	17.58	7.41	10.81	9.51	9.07	8.90	16.60	10.77

* See Table IV-A (page 8) for explanations.

Quarterly Banking Profile

TABLE III-A. First Quarter 2009, All FDIC-Insured Institutions

	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
FIRST QUARTER											
(The way it is...)											
Number of institutions reporting	8,246	3,050	4,505	576	115	1,005	1,172	1,692	1,923	1,690	764
Commercial banks	7,037	2,716	3,796	438	87	530	1,033	1,393	1,819	1,566	696
Savings institutions	1,209	334	709	138	28	475	139	299	104	124	68
Total assets (in billions)	\$13,541.6	\$167.1	\$1,359.9	\$1,513.4	\$10,501.3	\$2,517.9	\$3,521.7	\$3,176.8	\$1,064.5	\$910.2	\$2,350.5
Commercial banks	12,006.9	149.4	1,111.3	1,162.1	9,584.0	1,806.0	3,369.3	3,026.5	1,015.8	664.1	2,125.2
Savings institutions	1,534.8	17.7	248.6	351.3	917.3	711.9	152.4	150.3	48.7	246.1	225.3
Total deposits (in billions)	8,954.4	137.5	1,092.9	1,113.8	6,610.2	1,544.0	2,464.7	2,071.2	753.0	624.5	1,497.1
Commercial banks	7,983.4	123.9	904.8	856.5	6,098.2	1,055.7	2,353.0	1,962.6	717.4	506.7	1,387.9
Savings institutions	971.0	13.6	188.1	257.4	511.9	488.2	111.7	108.5	35.6	117.7	109.2
Net income (in millions)	7,560	125	1,116	-657	6,976	371	1,524	1,076	1,521	826	2,242
Commercial banks	7,663	94	1,060	-448	6,956	904	2,244	1,159	1,461	200	1,696
Savings institutions	-102	31	55	-208	20	-532	-720	-83	60	626	546
Performance Ratios (annualized, %)											
Yield on earning assets	4.87	5.71	5.65	5.34	4.67	5.33	4.32	4.39	5.61	5.33	5.31
Cost of funding earning assets	1.47	1.94	2.11	1.98	1.30	1.66	1.42	1.31	1.22	1.76	1.57
Net interest margin	3.39	3.77	3.54	3.36	3.37	3.67	2.90	3.09	4.40	3.57	3.74
Noninterest income to assets	2.00	1.21	0.94	1.12	2.27	1.95	1.88	2.13	3.08	1.36	1.81
Noninterest expense to assets	2.84	3.83	3.11	2.88	2.79	2.75	2.63	3.06	3.82	3.17	2.40
Loan and lease loss provision to assets	1.78	0.45	0.69	1.45	1.98	2.13	1.51	1.52	2.18	1.32	2.15
Net operating income to assets	0.17	0.28	0.30	-0.22	0.20	0.10	0.05	0.08	0.62	0.01	0.38
Pretax return on assets	0.35	0.39	0.43	-0.13	0.41	0.10	0.34	0.26	0.84	0.66	0.44
Return on assets	0.22	0.30	0.33	-0.18	0.26	0.06	0.17	0.13	0.57	0.37	0.38
Return on equity	2.26	2.36	3.31	-1.65	2.73	0.50	1.73	1.62	5.92	3.68	3.94
Net charge-offs to loans and leases	1.94	0.54	0.71	1.41	2.27	2.21	1.79	1.62	2.14	0.90	2.66
Loan and lease loss provision to net charge-offs	160.94	132.01	138.76	149.73	163.48	180.24	144.38	180.59	153.02	222.37	141.37
Efficiency ratio	53.79	80.33	72.90	65.73	50.06	51.65	56.22	56.01	53.99	62.14	47.05
% of unprofitable institutions	21.65	23.28	19.13	29.34	38.26	22.39	38.82	17.26	13.73	13.08	42.93
% of institutions with earnings gains	39.64	43.93	39.07	23.96	26.96	45.07	28.67	44.80	40.61	43.37	27.23
Condition Ratios (%)											
Earning assets to total assets	85.67	91.26	91.77	90.53	84.09	84.72	84.38	86.05	87.67	89.56	85.68
Loss Allowance to:											
Loans and leases	2.50	1.43	1.46	1.85	2.82	2.82	2.16	2.59	2.65	1.88	2.80
Noncurrent loans and leases	66.49	63.96	52.52	50.47	70.87	105.08	56.15	62.28	73.78	54.87	62.77
Noncurrent assets plus											
other real estate owned to assets	2.39	1.86	2.52	2.98	2.30	1.52	2.53	2.45	2.72	2.60	2.81
Equity capital ratio	10.15	12.67	9.99	10.60	10.06	12.14	10.19	8.38	9.90	9.99	10.50
Core capital (leverage) ratio	8.04	12.32	9.57	9.15	7.61	9.31	6.95	7.02	8.45	8.85	9.19
Tier 1 risk-based capital ratio	10.74	18.14	12.95	11.94	10.17	12.51	9.05	9.43	9.65	11.58	13.80
Total risk-based capital ratio	13.46	19.21	14.11	13.31	13.32	14.52	12.27	12.64	12.39	13.32	16.19
Net loans and leases to deposits	84.21	75.05	85.55	91.45	82.96	84.77	82.42	77.91	91.29	93.70	87.77
Net loans to total assets	55.68	61.79	68.75	67.30	52.22	51.98	57.68	50.80	64.58	64.28	55.91
Domestic deposits to total assets	55.67	82.33	80.27	72.89	49.58	53.96	62.45	51.99	65.50	67.82	43.14
Structural Changes											
New Charters	13	12	0	0	1	1	4	3	0	2	3
Institutions absorbed by mergers	50	22	24	3	1	9	5	13	11	10	2
Failed Institutions	21	1	18	2	0	1	6	3	2	1	8
PRIOR FIRST QUARTERS											
(The way it was...)											
Number of institutions	2008 8,494	3,347	4,481	549	117	1,036	1,223	1,752	1,968	1,730	785
.....	2006 8,790	3,826	4,334	511	119	1,106	1,225	1,863	2,055	1,783	758
.....	2004 9,116	4,300	4,238	465	113	1,162	1,231	1,996	2,122	1,853	752
Total assets (in billions)	2008 \$13,369.4	\$178.0	\$1,334.3	\$1,438.1	\$10,419.1	\$2,478.9	\$3,423.5	\$2,963.1	\$1,000.0	\$748.7	\$2,755.2
.....	2006 11,209.8	199.0	1,259.4	1,395.6	8,355.8	2,866.2	2,759.4	2,604.0	819.6	620.6	1,539.9
.....	2004 9,377.2	221.9	1,169.4	1,282.1	6,703.9	3,186.8	1,995.6	1,700.3	738.8	571.0	1,184.9
Return on assets (%)	2008 0.58	0.73	0.79	0.76	0.53	1.04	0.32	0.75	1.39	0.94	-0.05
.....	2006 1.34	0.95	1.11	1.30	1.39	1.30	1.33	1.10	1.59	1.31	1.71
.....	2004 1.38	1.00	1.17	1.48	1.41	1.32	1.32	1.38	1.52	1.35	1.57
Net charge-offs to loans & leases (%)	2008 0.99	0.20	0.30	0.70	1.16	1.15	0.76	0.84	1.13	0.45	1.38
.....	2006 0.32	0.12	0.12	0.18	0.39	0.47	0.16	0.23	0.35	0.16	0.52
.....	2004 0.64	0.19	0.22	0.44	0.78	0.96	0.36	0.43	0.90	0.34	0.66
Noncurrent assets plus											
OREO to assets (%)	2008 1.14	1.09	1.33	1.44	1.08	0.81	1.08	1.09	1.52	1.22	1.42
.....	2006 0.48	0.69	0.52	0.44	0.48	0.39	0.31	0.53	0.84	0.68	0.60
.....	2004 0.67	0.84	0.66	0.59	0.68	0.69	0.46	0.79	0.88	0.75	0.59
Equity capital ratio (%)	2008 10.18	13.78	10.52	11.13	9.94	12.10	10.20	9.06	9.73	9.88	9.88
.....	2006 10.38	12.29	10.28	10.78	10.28	11.15	9.77	9.02	10.48	10.19	12.36
.....	2004 9.45	11.73	10.18	10.71	9.00	9.13	8.58	8.74	10.44	9.64	12.07

* See Table IV-A (page 9) for explanations.

Quarterly Banking Profile

TABLE IV-A. Full Year 2008, All FDIC-Insured Institutions

	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Number of institutions reporting	8,305	26	5	1,559	4,753	838	91	281	708	44
Commercial banks	7,085	22	5	1,554	4,249	230	71	259	661	34
Savings institutions	1,220	4	0	5	504	608	20	22	47	10
Total assets (in billions)	\$13,843.3	\$513.0	\$3,410.1	\$168.8	\$5,461.8	\$997.0	\$122.2	\$34.7	\$94.6	\$3,041.1
Commercial banks	12,310.9	487.1	3,410.1	168.3	4,941.4	183.1	66.0	30.5	84.0	2,940.4
Savings institutions	1,532.4	26.0	0.0	0.5	520.4	813.9	56.1	4.2	10.6	100.7
Total deposits (in billions)	9,035.7	200.0	2,139.2	135.6	3,872.4	548.6	87.2	25.8	77.3	1,949.6
Commercial banks	8,082.2	183.0	2,139.2	135.2	3,529.0	68.8	43.1	22.9	68.8	1,892.1
Savings institutions	953.6	17.0	0.0	0.4	343.4	479.8	44.1	2.9	8.6	57.5
Net income (in millions)	5,254	7,926	8,061	1,635	-6,307	-4,615	-13	487	766	-2,685
Commercial banks	16,004	7,592	8,061	1,631	-3,734	2,157	2	283	810	-799
Savings institutions	-10,751	333	0	4	-2,573	-6,771	-15	203	-44	-1,887
Performance Ratios (%)										
Yield on earning assets	5.36	12.21	5.13	6.37	5.88	4.91	6.63	4.52	6.09	3.61
Cost of funding earning assets	2.18	2.80	2.26	2.48	2.28	2.47	2.90	1.67	2.28	1.66
Net interest margin	3.18	9.41	2.86	3.90	3.60	2.43	3.73	2.85	3.81	1.94
Noninterest income to assets	1.58	8.00	1.75	0.65	1.45	0.44	1.79	11.46	0.86	0.92
Noninterest expense to assets	2.79	6.65	2.87	2.65	3.23	1.57	2.96	11.21	2.99	1.62
Loan and lease loss provision to assets	1.34	6.69	1.19	0.35	1.32	1.44	2.44	0.13	0.27	0.70
Net operating income to assets	0.08	1.41	0.11	1.03	-0.06	-0.42	-0.06	1.62	0.91	0.14
Pretax return on assets	0.09	2.61	0.15	1.18	-0.03	-0.38	-0.05	2.38	0.99	-0.14
Return on assets	0.04	1.70	0.25	1.00	-0.12	-0.47	-0.01	1.43	0.83	-0.09
Return on equity	0.41	7.88	3.44	9.07	-1.13	-6.22	-0.12	7.33	7.29	-0.96
Net charge-offs to loans and leases	1.29	5.94	1.43	0.41	1.14	0.86	1.74	0.34	0.35	0.74
Loan and lease loss provision to net charge-offs	175.47	151.89	204.34	130.58	163.23	247.45	172.69	149.82	136.31	183.94
Efficiency ratio	59.32	39.55	65.41	62.33	61.64	57.14	55.88	76.34	68.20	59.61
% of unprofitable institutions	24.41	15.38	20.00	6.74	32.74	24.58	18.68	16.73	10.17	43.18
% of institutions with earnings gains	36.42	26.92	40.00	51.64	27.22	48.21	43.96	40.93	48.73	29.55
Condition Ratios (%)										
Earning assets to total assets	85.04	81.38	81.54	91.24	87.54	90.96	93.78	88.05	91.68	82.23
Loss Allowance to:										
Loans and leases	2.21	7.09	2.79	1.32	1.87	1.37	2.45	1.38	1.25	1.75
Noncurrent loans and leases	74.85	255.14	72.75	92.52	65.05	40.49	165.23	133.90	87.89	70.65
Noncurrent assets plus										
other real estate owned to assets	1.89	2.08	1.62	1.17	2.33	2.55	1.31	0.35	1.05	1.27
Equity capital ratio	9.33	20.47	7.01	11.00	10.05	7.45	9.85	18.57	11.28	9.11
Core capital (leverage) ratio	7.48	14.59	5.95	9.99	8.14	7.17	9.86	16.31	10.90	6.60
Tier 1 risk-based capital ratio	9.96	13.76	9.60	13.33	9.65	12.70	12.22	38.16	17.69	8.73
Total risk-based capital ratio	12.78	16.15	13.73	14.39	11.98	13.66	13.92	38.99	18.79	12.05
Net loans and leases to deposits	85.22	179.11	58.53	81.62	96.90	119.61	108.66	30.08	68.41	72.58
Net loans to total assets	55.62	69.82	36.72	65.57	68.70	65.81	77.53	22.37	55.94	46.53
Domestic deposits to total assets	54.15	34.36	31.51	80.34	67.80	54.95	70.21	72.13	81.67	54.94
Structural Changes										
New Charters	98	0	0	2	28	2	0	66	0	0
Institutions absorbed by mergers	292	0	2	32	217	18	1	1	12	9
Failed Institutions	25	0	0	1	21	3	0	0	0	0
PRIOR FULL YEARS										
(The way it was...)										
Number of institutions	2007	8,534	27	5	1,592	4,773	784	109	373	56
.....	2005	8,833	33	4	1,685	4,617	887	125	425	62
.....	2003	9,181	36	6	1,767	4,254	1,033	157	529	91
Total assets (in billions)	2007	\$13,034.1	\$479.2	\$2,784.3	\$157.5	\$4,619.2	\$1,328.1	\$94.9	\$37.8	\$110.4
.....	2005	10,878.3	359.1	1,851.2	142.3	4,257.3	1,655.1	117.3	47.7	231.6
.....	2003	9,075.7	348.4	1,448.0	129.5	2,923.8	1,657.9	146.6	61.1	218.3
Return on assets (%)	2007	0.81	3.35	0.58	1.20	0.83	0.03	1.26	2.56	1.03
.....	2005	1.28	2.90	0.86	1.27	1.36	1.07	1.55	2.18	1.09
.....	2003	1.38	4.08	1.10	1.20	1.28	1.38	1.31	1.85	1.06
Net charge-offs to loans & leases (%)	2007	0.59	3.95	0.76	0.22	0.35	0.40	0.87	0.29	0.22
.....	2005	0.49	4.64	0.87	0.18	0.23	0.12	1.44	0.26	0.23
.....	2003	0.78	5.22	1.40	0.28	0.46	0.18	2.09	1.22	0.38
Noncurrent assets plus										
OREO to assets (%)	2007	0.94	1.54	0.68	0.83	1.07	1.52	1.64	0.23	0.65
.....	2005	0.50	1.32	0.46	0.61	0.48	0.56	0.51	0.24	0.54
.....	2003	0.75	1.63	0.93	0.81	0.68	0.73	0.99	0.33	0.71
Equity capital ratio (%)	2007	10.34	21.26	8.01	11.17	11.00	8.38	12.62	19.98	11.46
.....	2005	10.28	21.51	8.30	10.55	10.83	9.39	10.11	19.47	10.83
.....	2003	9.15	16.04	7.39	10.64	9.24	9.10	7.30	16.74	10.45

*Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):

Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.

International Banks - Banks with assets greater than \$10 billion and more than 25 percent of total assets in foreign offices.

Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of the total loans and leases.

Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans

secured by commercial real estate properties exceed 25 percent of total assets.

Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.

Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.

Other Specialized < \$1 Billion - Institutions with assets less than \$1 billion, whose loans and leases are less than 40 percent of total assets.

All Other < \$1 billion - Institutions with assets less than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

All Other > \$1 billion - Institutions with assets greater than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

Quarterly Banking Profile

TABLE IV-A. Full Year 2008, All FDIC-Insured Institutions

	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	8,305	3,131	4,499	561	114	1,014	1,180	1,705	1,935	1,700	771
Commercial banks	7,085	2,784	3,790	425	86	530	1,041	1,407	1,829	1,575	703
Savings institutions	1,220	347	709	136	28	484	139	298	106	125	68
Total assets (in billions)	\$13,843.3	\$170.8	\$1,355.0	\$1,490.4	\$10,827.2	\$2,431.4	\$3,747.5	\$3,264.4	\$1,057.2	\$780.9	\$2,561.9
Commercial banks	12,310.9	152.5	1,105.0	1,141.6	9,911.9	1,725.3	3,481.7	3,117.2	1,008.0	653.4	2,325.4
Savings institutions	1,532.4	18.3	250.0	348.8	915.3	706.1	265.8	147.2	49.2	127.6	236.5
Total deposits (in billions)	9,035.7	139.1	1,071.9	1,080.0	6,744.6	1,534.5	2,513.5	2,155.6	718.8	571.1	1,542.2
Commercial banks	8,082.2	125.1	887.4	830.6	6,239.0	1,058.5	2,363.4	2,050.6	683.3	492.0	1,434.4
Savings institutions	953.6	14.0	184.5	249.5	505.6	476.0	150.1	104.9	35.5	79.1	107.9
Net income (in millions)	5,254	445	3,421	-3,929	5,316	6,933	-5,111	8,693	5,685	3,883	-14,829
Commercial banks	16,004	481	3,331	-2,112	14,305	10,831	-3,447	9,827	5,748	3,658	-10,612
Savings institutions	-10,751	-35	90	-1,817	-8,989	-3,898	-1,663	-1,134	-63	225	-4,217
Performance Ratios (%)											
Yield on earning assets	5.36	6.25	6.32	5.98	5.11	6.12	4.39	4.87	6.42	5.88	6.08
Cost of funding earning assets	2.18	2.39	2.61	2.47	2.07	2.42	1.94	2.14	2.07	2.18	2.40
Net interest margin	3.18	3.86	3.70	3.51	3.04	3.70	2.44	2.72	4.35	3.70	3.68
Noninterest income to assets	1.58	1.11	1.05	1.12	1.72	2.17	1.15	1.84	2.64	1.40	0.94
Noninterest expense to assets	2.79	3.79	3.24	3.09	2.68	3.13	2.24	2.59	3.85	3.22	3.00
Loan and lease loss provision to assets	1.34	0.46	0.72	1.19	1.45	1.46	1.03	1.24	1.84	0.80	1.77
Net operating income to assets	0.08	0.29	0.36	-0.13	0.07	0.44	-0.12	0.21	0.51	0.52	-0.46
Pretax return on assets	0.09	0.37	0.36	-0.19	0.09	0.55	-0.09	0.42	0.80	0.70	-0.99
Return on assets	0.04	0.27	0.26	-0.27	0.05	0.30	-0.14	0.29	0.57	0.52	-0.62
Return on equity	0.41	2.02	2.53	-2.45	0.54	2.46	-1.36	3.43	5.84	5.23	-7.01
Net charge-offs to loans and leases	1.29	0.45	0.66	1.09	1.45	1.44	1.00	1.24	1.60	0.68	1.73
Loan and lease loss provision to net charge-offs	175.47	161.56	155.49	158.37	179.27	178.81	170.31	188.17	169.62	176.00	169.99
Efficiency ratio	59.32	80.69	70.36	63.32	56.91	54.44	59.37	58.42	58.47	64.61	65.28
% of unprofitable institutions	24.41	24.85	22.89	30.84	40.35	30.77	43.05	20.70	14.06	14.94	42.54
% of institutions with earnings gains	36.42	40.66	35.32	24.42	22.81	37.38	19.24	39.53	43.88	42.24	23.09
Condition Ratios (%)											
Earning assets to total assets	85.04	91.45	91.66	90.22	83.40	85.64	84.08	85.13	86.58	90.26	83.55
Loss Allowance to:											
Loans and leases	2.21	1.39	1.41	1.77	2.43	2.39	1.91	2.22	2.40	1.55	2.62
Noncurrent loans and leases	74.85	71.02	59.59	59.71	79.49	114.22	64.97	67.58	80.29	68.58	72.06
Noncurrent assets plus											
other real estate owned to assets	1.89	1.66	2.16	2.43	1.79	1.27	1.95	1.96	2.28	1.80	2.18
Equity capital ratio	9.33	12.89	10.01	10.68	9.01	11.34	9.56	8.07	9.49	9.95	8.45
Core capital (leverage) ratio	7.48	12.57	9.55	9.21	6.89	8.57	6.62	6.83	8.20	8.99	7.80
Tier 1 risk-based capital ratio	9.96	18.25	12.75	11.77	9.21	12.27	8.67	9.10	9.74	11.53	10.60
Total risk-based capital ratio	12.78	19.31	13.90	13.18	12.48	14.15	11.71	12.28	12.53	13.31	13.83
Net loans and leases to deposits	85.22	77.63	88.38	94.41	83.40	87.85	85.47	77.17	96.06	89.20	86.91
Net loans to total assets	55.62	63.25	69.92	68.42	51.95	55.44	57.33	50.95	65.32	65.24	52.32
Domestic deposits to total assets	54.15	81.48	79.02	71.64	48.20	54.64	58.97	52.16	64.36	72.29	39.43
Structural Changes											
New Charters	98	92	4	1	1	20	34	3	5	14	22
Institutions absorbed by mergers	292	111	146	28	7	41	72	60	56	54	9
Failed Institutions	25	6	10	6	3	0	8	2	4	3	8
PRIOR FULL YEARS (The way it was...)											
Number of institutions	2007	8,534	3,440	4,424	551	119	1,043	1,221	1,763	1,986	779
.....	2005	8,833	3,864	4,339	512	118	1,110	1,227	1,874	2,070	761
.....	2003	9,181	4,390	4,210	471	110	1,173	1,227	2,011	2,133	771
Total assets (in billions)	2007	\$13,034.1	\$181.9	\$1,308.8	\$1,422.1	\$10,121.3	\$2,441.1	\$3,329.6	\$2,842.5	\$976.3	\$738.3
.....	2005	10,878.3	200.8	1,247.6	1,393.2	8,036.7	2,768.2	2,683.9	2,505.8	803.7	607.7
.....	2003	9,075.7	225.7	1,160.5	1,313.0	6,376.5	3,085.2	1,882.6	1,693.8	456.3	563.3
Return on assets (%)	2007	0.81	0.74	0.97	0.96	0.77	0.77	0.81	0.86	1.46	1.00
.....	2005	1.28	0.99	1.24	1.28	1.29	1.21	1.36	0.99	1.62	1.19
.....	2003	1.38	0.95	1.18	1.41	1.43	1.28	1.38	1.31	1.63	1.37
Net charge-offs to loans & leases (%)	2007	0.59	0.24	0.25	0.42	0.68	0.90	0.33	0.47	0.78	0.30
.....	2005	0.49	0.20	0.19	0.24	0.60	0.80	0.23	0.33	0.56	0.24
.....	2003	0.78	0.31	0.36	0.54	0.94	1.16	0.54	0.72	1.09	0.40
Noncurrent assets plus											
OREO to assets (%)	2007	0.94	0.96	1.07	1.09	0.91	0.76	0.81	0.94	1.37	1.00
.....	2005	0.50	0.69	0.52	0.44	0.50	0.44	0.30	0.54	0.86	0.73
.....	2003	0.75	0.83	0.69	0.62	0.78	0.78	0.56	0.86	0.84	0.76
Equity capital ratio (%)	2007	10.34	13.73	10.49	11.34	10.12	12.06	10.30	9.23	9.74	10.22
.....	2005	10.28	12.16	10.20	10.68	10.18	10.54	9.80	9.23	10.45	10.17
.....	2003	9.15	11.49	10.05	10.34	8.66	9.05	8.78	8.49	10.59	9.60

* Regions:

New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico

Rhode Island, Vermont, U.S. Virgin Islands

Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia

Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas

San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming

Quarterly Banking Profile

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

		Asset Concentration Groups*								
March 31, 2009	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	2.44	2.27	3.43	1.89	2.16	2.49	1.14	2.00	2.02	2.83
Construction and development	3.56	0.00	2.74	5.66	3.61	5.40	1.35	4.80	2.57	2.51
Nonfarm nonresidential	1.37	0.00	1.07	1.71	1.38	1.22	1.54	1.49	1.71	1.27
Multifamily residential real estate	1.37	0.00	1.23	1.14	1.45	1.40	0.82	1.65	1.85	0.93
Home equity loans	1.54	1.56	1.94	0.64	1.17	1.79	1.02	0.71	0.91	1.96
Other 1-4 family residential	3.16	2.97	4.89	2.08	2.70	2.57	1.24	2.09	2.23	3.97
Commercial and industrial loans	0.99	4.99	0.51	1.97	1.04	1.03	1.98	1.52	1.83	0.75
Loans to individuals	2.45	3.24	2.33	2.08	2.28	1.61	1.71	1.55	2.22	1.86
Credit card loans	2.99	3.09	3.29	2.49	2.64	2.96	1.48	1.30	2.06	2.72
Other loans to individuals	2.12	4.25	1.94	2.05	2.21	1.25	1.78	1.56	2.22	1.62
All other loans and leases (including farm)	0.66	0.02	0.41	1.54	0.81	0.76	0.52	0.78	0.93	0.61
Total loans and leases	2.04	3.18	2.22	1.83	1.86	2.40	1.53	1.78	1.94	1.99
Percent of Loans Noncurrent**										
All real estate loans	4.89	1.46	6.77	2.19	4.58	4.39	1.09	2.09	1.65	5.71
Construction and development	10.92	0.00	6.98	9.38	11.04	16.30	3.23	5.27	3.82	9.76
Nonfarm nonresidential	2.25	0.00	2.18	2.42	2.21	2.41	2.11	1.58	2.13	2.63
Multifamily residential real estate	2.45	0.00	1.83	1.68	2.65	2.11	1.22	2.73	1.81	2.62
Home equity loans	1.99	0.85	1.99	0.76	1.29	2.22	0.65	0.35	0.63	3.75
Other 1-4 family residential	5.95	1.92	10.27	1.34	5.17	4.45	1.43	2.10	1.32	7.17
Commercial and industrial loans	2.23	4.77	3.72	2.19	1.81	1.19	0.65	1.60	1.66	1.83
Loans to individuals	2.11	3.69	2.53	0.93	1.30	1.20	1.25	0.64	0.72	0.91
Credit card loans	3.48	3.58	3.92	3.24	3.36	3.36	1.81	0.44	1.52	2.69
Other loans to individuals	1.26	4.41	1.97	0.79	0.94	0.63	1.08	0.65	0.70	0.40
All other loans and leases (including farm)	1.30	0.06	2.29	0.98	0.96	0.57	0.21	1.03	1.21	0.97
Total loans and leases	3.76	3.53	4.85	1.84	3.54	4.16	1.16	1.73	1.50	3.66
Percent of Loans Charged-off (net, YTD)										
All real estate loans	1.44	2.04	2.37	0.39	1.20	1.04	1.18	0.29	0.17	2.31
Construction and development	3.20	0.00	0.96	2.61	3.22	3.79	0.03	0.14	0.60	3.72
Nonfarm nonresidential	0.39	0.00	0.22	0.24	0.42	0.20	0.12	0.02	0.13	0.24
Multifamily residential real estate	0.56	0.00	0.37	0.10	0.60	0.99	0.00	0.00	0.11	0.48
Home equity loans	2.36	0.00	2.68	0.36	1.65	2.54	1.83	0.28	0.24	3.82
Other 1-4 family residential	1.36	2.94	3.04	0.23	0.82	0.86	0.55	0.54	0.13	2.12
Commercial and industrial loans	1.82	12.31	2.23	0.84	1.56	0.57	7.83	0.51	0.51	0.97
Loans to individuals	4.88	8.75	4.17	0.86	3.30	3.52	2.80	0.44	0.87	2.52
Credit card loans	7.79	8.23	6.32	6.83	8.37	9.13	4.88	0.64	3.41	6.32
Other loans to individuals	2.97	12.38	3.22	0.50	2.40	1.99	2.13	0.43	0.80	1.58
All other loans and leases (including farm)	0.87	0.01	0.85	0.00	1.02	1.03	3.19	1.50	0.34	0.80
Total loans and leases	1.94	8.57	2.41	0.52	1.44	1.12	2.54	0.43	0.30	1.87
Loans Outstanding (in billions)										
All real estate loans	\$4,700.5	\$0.2	\$606.9	\$63.3	\$2,739.3	\$682.8	\$19.0	\$5.6	\$41.2	\$542.1
Construction and development	566.9	0.0	12.9	5.1	480.1	15.5	0.4	0.5	2.8	49.5
Nonfarm nonresidential	1,076.9	0.0	33.9	17.6	897.9	32.3	0.8	1.8	10.2	82.4
Multifamily residential real estate	210.6	0.0	40.4	1.3	141.5	12.8	0.1	0.2	0.8	13.6
Home equity loans	674.3	0.0	145.6	1.3	328.7	56.2	9.8	0.2	1.5	130.9
Other 1-4 family residential	2,045.2	0.1	328.2	16.5	841.9	565.3	7.8	2.7	22.8	259.8
Commercial and industrial loans	1,434.6	33.8	270.4	14.7	833.2	19.1	2.9	1.3	5.9	253.3
Loans to individuals	1,046.3	288.0	188.8	6.2	345.1	25.9	37.9	1.3	7.1	146.0
Credit card loans	403.1	250.5	53.9	0.4	51.2	5.5	8.8	0.1	0.2	32.6
Other loans to individuals	643.2	37.5	134.9	5.8	293.9	20.4	29.1	1.3	6.9	113.3
All other loans and leases (including farm)	556.8	24.7	161.7	24.4	241.8	6.7	0.8	0.6	4.5	91.7
Total loans and leases	7,738.2	346.7	1,227.8	108.6	4,159.5	734.5	60.6	8.8	58.6	1,033.0
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	29,669.6	-37.6	2,649.5	441.2	21,685.7	3,015.2	20.6	56.7	258.9	1,579.5
Construction and development	11,036.0	0.0	25.0	171.4	9,783.8	713.7	3.7	16.8	60.1	261.3
Nonfarm nonresidential	3,641.5	0.2	97.0	120.2	3,087.2	96.9	4.0	10.7	71.6	153.7
Multifamily residential real estate	1,467.0	0.0	31.0	28.0	1,252.4	33.8	0.0	0.9	20.4	100.4
1-4 family residential	11,357.5	0.1	1,858.5	92.6	6,235.5	1,968.0	12.6	26.5	100.3	1,063.4
Farmland	122.4	0.0	0.0	28.4	82.8	2.8	0.2	1.7	6.5	0.0
GNMA properties	1,948.3	0.0	499.0	0.6	1,235.8	212.7	0.0	0.0	0.0	0.0

* See Table IV-A (page 8) for explanations.

** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

Quarterly Banking Profile

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

TABLE 1-11. Asset Characteristics, All Insured Institutions		Asset Size Distribution				Geographic Regions*					
		All Insured Institutions	Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas
March 31, 2009											
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	2.44	1.96	1.90	1.81	2.73	1.59	2.80	2.77	1.56	2.29	2.83
Construction and development	3.56	2.65	3.24	3.34	3.83	3.00	3.15	4.56	3.06	2.63	5.09
Nonfarm nonresidential	1.37	1.69	1.51	1.25	1.34	1.42	1.38	1.71	1.05	1.09	1.25
Multifamily residential real estate	1.37	1.37	1.67	1.37	1.29	0.97	1.60	1.76	0.94	1.63	1.12
Home equity loans	1.54	0.85	0.91	0.83	1.65	0.65	1.98	1.48	1.21	1.60	1.55
Other 1-4 family residential	3.16	2.31	1.90	1.84	3.59	1.66	3.92	3.70	1.78	3.21	3.62
Commercial and industrial loans	0.99	2.05	1.60	1.10	0.90	1.46	0.90	0.99	1.33	0.94	0.65
Loans to individuals	2.45	2.41	1.94	1.86	2.53	3.13	2.38	1.97	2.79	1.49	2.13
Credit card loans	2.99	2.15	2.72	2.01	3.05	3.33	2.66	2.66	3.05	1.28	2.81
Other loans to individuals	2.12	2.42	1.88	1.80	2.16	2.78	2.30	1.77	2.58	1.54	1.71
All other loans and leases (including farm)	0.66	1.29	1.06	1.00	0.58	0.47	0.57	0.78	0.82	1.12	0.54
Total loans and leases	2.04	1.94	1.83	1.68	2.15	1.83	2.22	2.16	1.60	1.95	2.13
Percent of Loans Noncurrent**											
All real estate loans	4.89	2.53	3.13	4.40	5.48	2.74	5.45	5.82	5.11	4.31	5.21
Construction and development	10.92	7.60	9.12	12.53	10.97	9.47	10.29	13.49	9.48	7.04	15.55
Nonfarm nonresidential	2.25	2.42	2.08	2.07	2.41	2.46	2.29	2.83	2.02	1.45	1.88
Multifamily residential real estate	2.45	2.34	2.35	3.50	2.11	1.49	3.35	3.12	1.81	2.71	1.93
Home equity loans	1.99	1.06	0.93	1.01	2.15	0.72	3.01	1.67	1.75	1.57	1.40
Other 1-4 family residential	5.95	1.78	1.92	3.08	7.15	2.32	6.66	8.00	9.13	5.85	5.74
Commercial and industrial loans	2.23	2.35	1.96	1.99	2.30	2.38	1.48	2.00	1.75	1.38	4.17
Loans to individuals	2.11	1.02	0.87	1.01	2.28	3.13	1.28	1.34	2.20	0.71	2.59
Credit card loans	3.48	2.24	2.34	2.06	3.57	3.83	2.59	2.90	3.26	1.57	3.92
Other loans to individuals	1.26	1.01	0.75	0.62	1.37	1.93	0.87	0.89	1.38	0.50	1.77
All other loans and leases (including farm)	1.30	0.87	0.83	0.92	1.38	1.15	0.59	1.10	0.71	1.04	3.44
Total loans and leases	3.76	2.23	2.78	3.66	3.98	2.68	3.85	4.17	3.59	3.43	4.46
Percent of Loans Charged-off (net, YTD)											
All real estate loans	1.44	0.45	0.60	1.20	1.72	0.60	1.88	1.56	1.32	0.80	1.85
Construction and development	3.20	1.99	2.08	3.72	3.46	1.91	2.96	3.70	2.38	2.36	5.76
Nonfarm nonresidential	0.39	0.28	0.24	0.44	0.45	0.51	0.42	0.51	0.28	0.25	0.21
Multifamily residential real estate	0.56	0.23	0.38	0.70	0.56	0.55	0.73	0.72	0.20	0.67	0.24
Home equity loans	2.36	0.58	0.55	0.82	2.63	0.80	3.26	1.79	3.09	1.18	2.53
Other 1-4 family residential	1.36	0.27	0.32	0.68	1.65	0.43	1.83	1.61	0.97	0.38	2.00
Commercial and industrial loans	1.82	1.06	1.07	1.45	1.96	2.60	1.08	1.16	2.14	0.93	3.41
Loans to individuals	4.88	0.77	1.63	3.56	5.18	7.04	3.42	3.18	6.50	1.84	4.83
Credit card loans	7.79	4.59	9.93	6.46	7.84	8.10	7.70	6.74	9.94	4.50	6.90
Other loans to individuals	2.97	0.71	0.96	2.45	3.21	5.12	2.17	2.06	3.60	1.19	3.48
All other loans and leases (including farm)	0.87	0.00	0.44	0.98	0.91	0.38	0.53	1.11	0.50	0.87	1.73
Total loans and leases	1.94	0.54	0.71	1.41	2.27	2.21	1.79	1.62	2.14	0.90	2.65
Loans Outstanding (in billions)											
All real estate loans	\$4,700.5	\$72.3	\$742.4	\$769.2	\$3,116.6	\$813.4	\$1,284.5	\$1,004.1	\$397.3	\$428.0	\$773.1
Construction and development	566.9	8.1	125.8	147.5	285.4	64.4	196.9	104.1	48.5	81.0	71.9
Nonfarm nonresidential	1,076.9	21.8	265.0	269.6	520.5	201.3	287.6	206.5	107.0	119.6	154.9
Multifamily residential real estate	210.6	2.0	30.9	45.7	132.1	53.4	37.7	61.3	11.4	9.6	37.1
Home equity loans	674.3	2.5	39.4	51.0	581.4	69.6	218.7	202.1	81.1	36.0	66.9
Other 1-4 family residential	2,045.2	29.4	249.9	240.6	1,525.3	419.8	524.0	413.1	128.1	170.4	389.9
Commercial and industrial loans	1,434.6	14.5	123.4	156.2	1,140.5	185.2	402.7	333.7	140.6	106.9	265.4
Loans to individuals	1,046.3	7.4	45.6	76.3	916.9	273.6	234.7	180.2	95.2	40.1	222.5
Credit card loans	403.1	0.1	3.4	20.7	378.8	173.1	55.8	40.2	41.5	7.7	84.8
Other loans to individuals	643.2	7.3	42.2	55.6	538.1	100.5	178.9	140.0	53.7	32.4	137.7
All other loans and leases (including farm)	556.8	10.5	37.8	36.9	471.5	74.9	154.6	138.7	73.1	21.4	94.0
Total loans and leases	7,738.2	104.8	949.2	1,038.6	5,645.6	1,347.1	2,076.5	1,656.8	706.2	596.5	1,355.0
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	29,669.6	768.7	7,861.4	6,748.5	14,291.0	2,010.3	9,030.8	7,698.3	3,508.5	3,231.5	4,190.2
Construction and development	11,036.0	250.5	4,058.2	3,382.8	3,344.6	658.4	3,774.8	1,870.0	1,284.2	1,328.1	2,120.6
Nonfarm nonresidential	3,641.5	202.8	1,471.0	951.0	1,016.7	366.1	1,006.7	789.6	531.1	569.7	378.2
Multifamily residential real estate	1,467.0	16.4	274.6	725.6	450.5	68.2	362.8	736.8	84.2	91.8	123.1
1-4 family residential	11,357.5	278.2	1,978.9	1,555.2	7,545.1	878.5	3,720.4	3,370.9	815.9	1,172.4	1,399.4
Farmland	122.4	20.4	73.0	18.4	10.7	9.9	15.8	20.5	22.7	50.4	3.1
GNMA properties	1,948.3	0.4	7.2	116.3	1,824.4	19.6	163.0	906.9	770.9	19.5	68.5

* See Table IV-A (page 9) for explanations.

** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

Quarterly Banking Profile

TABLE VI-A. Derivatives, All FDIC-Insured Commercial Banks and State-Chartered Savings Banks

							Asset Size Distribution				
(dollar figures in millions; notional amounts unless otherwise indicated)	1st Quarter 2009	4th Quarter 2008	3rd Quarter 2008	2nd Quarter 2008	1st Quarter 2008	%Change 08Q1- 09Q1	Less Than \$100 Million	\$100 Million To \$1 Billion	\$1 Billion To \$10 Billion	Greater Than \$10 Billion	
ALL DERIVATIVE HOLDERS											
Number of institutions reporting derivatives	1,158	1,100	1,070	1,068	1,102	5.1	90	694	292	82	
Total assets of institutions reporting derivatives	\$10,668,402	\$10,974,274	\$10,723,571	\$10,105,028	\$10,197,073	4.6	\$6,257	\$296,360	\$885,022	\$9,480,764	
Total deposits of institutions reporting derivatives	6,979,825	7,090,613	6,801,837	6,451,180	6,473,273	7.8	5,114	235,554	653,174	6,085,984	
Total derivatives	203,382,420	212,103,859	177,103,461	183,304,344	181,629,418	12.0	318	24,546	80,336	203,277,219	
Derivative Contracts by Underlying Risk Exposure											
Interest rate	169,389,934	175,886,850	137,205,585	144,933,737	141,907,944	19.4	304	24,246	76,147	169,289,236	
Foreign exchange*	16,272,941	16,922,815	19,729,753	19,419,103	19,738,313	-17.6	0	23	2,572	16,270,346	
Equity	2,174,368	2,206,793	2,786,005	2,345,171	2,411,871	-9.8	15	121	987	2,173,246	
Commodity & other (excluding credit derivatives)	938,063	1,049,941	1,233,751	1,137,524	1,129,869	-17.0	0	125	258	937,680	
Credit	14,607,114	16,037,461	16,148,367	15,468,809	16,441,421	-11.2	0	31	371	14,606,711	
Total	203,382,420	212,103,859	177,103,461	183,304,344	181,629,418	12.0	318	24,546	80,336	203,277,219	
Derivative Contracts by Transaction Type											
Swaps	133,873,373	143,111,973	108,289,334	114,178,361	112,593,450	18.9	17	10,196	49,642	133,813,518	
Futures & forwards	23,581,538	22,513,758	24,483,732	23,582,916	22,361,972	5.5	142	6,012	13,838	23,561,545	
Purchased options	14,936,251	14,821,778	13,485,926	14,501,600	14,286,015	4.6	16	1,584	4,514	14,930,137	
Written options	14,983,291	14,919,984	13,450,147	14,415,326	14,705,774	1.9	143	6,715	11,772	14,964,660	
Total	187,374,452	195,367,494	159,709,139	166,678,203	163,947,211	14.3	318	24,507	79,766	187,269,860	
Fair Value of Derivative Contracts											
Interest rate contracts	137,575	131,152	27,300	75,946	62,578	119.8	1	-7	182	137,399	
Foreign exchange contracts	-10,460	-16,942	15,054	32,017	9,670	N/M	0	0	8	-10,469	
Equity contracts	3,114	2,871	3,742	-3,742	-2,306	N/M	1	1	12	3,099	
Commodity & other (excluding credit derivatives)	4,158	3,850	3,175	5,063	3,346	24.3	0	2	3	4,153	
Credit derivatives as guarantor	-959,081	-960,572	-566,035	-398,893	-474,045	N/M	0	0	3	-959,083	
Credit derivatives as beneficiary	1,031,185	1,031,630	603,936	428,844	501,034	105.8	0	0	-3	1,031,188	
Derivative Contracts by Maturity**											
Interest rate contracts	< 1 year	68,435,870	58,610,008	40,400,256	44,995,183	42,621,769	60.6	119	5,106	16,107	68,414,537
.....	1-5 years	37,293,367	47,456,476	37,760,963	39,521,416	39,752,501	-6.2	13	7,479	25,726	37,260,150
.....	> 5 years	29,985,002	36,868,293	28,785,014	29,704,389	30,134,307	-0.5	9	4,307	19,402	29,961,284
Foreign exchange contracts	< 1 year	9,234,329	10,561,395	12,664,219	12,345,486	12,524,601	-26.3	0	12	1,850	9,232,467
.....	1-5 years	2,163,751	2,168,136	1,787,926	1,929,554	1,924,840	12.4	0	4	22	2,163,726
.....	> 5 years	1,056,793	1,079,943	676,596	734,445	714,769	47.9	0	0	10	1,056,783
Equity contracts	< 1 year	348,776	409,029	508,748	504,258	509,709	-31.6	2	20	113	348,641
.....	1-5 years	286,171	256,252	332,908	207,513	287,805	-0.6	4	42	430	285,695
.....	> 5 years	82,843	72,337	81,967	76,283	39,960	107.3	0	3	8	82,832
Commodity & other contracts	< 1 year	279,748	264,916	294,036	315,202	369,747	-24.3	0	0	206	279,542
.....	1-5 years	206,173	261,768	288,860	267,344	277,956	-25.8	0	62	1	206,110
.....	> 5 years	41,546	45,021	88,822	28,367	33,492	24.0	0	10	0	41,536
Risk-Based Capital: Credit Equivalent Amount											
Total current exposure to tier 1 capital (%)	86.1	107.4	60.3	57.8	67.1		0.3	0.7	2.3	98.1	
Total potential future exposure to tier 1 capital (%)	89.6	103.1	122.3	118.5	122.7		0.1	0.4	0.6	102.3	
Total exposure (credit equivalent amount) to tier 1 capital (%)	175.7	210.5	182.6	176.3	189.9		0.4	1.1	3.0	200.4	
Credit losses on derivatives***	218.1	1,072.4	226.7	134.8	14.8	N/M	0.0	1.8	0.3	216.0	
HELD FOR TRADING											
Number of institutions reporting derivatives	197	181	186	182	171	15.2	7	67	68	55	
Total assets of institutions reporting derivatives	9,015,841	9,414,088	9,234,891	8,596,866	8,622,620	4.6	454	30,233	291,700	8,693,454	
Total deposits of institutions reporting derivatives	5,885,814	6,085,224	5,855,784	5,502,108	5,465,692	7.7	355	24,197	213,231	5,648,032	
Derivative Contracts by Underlying Risk Exposure											
Interest rate	167,216,926	173,365,616	134,667,872	142,264,748	139,197,869	20.1	12	1,174	28,053	167,187,687	
Foreign exchange	14,766,077	16,147,796	18,396,233	18,166,939	18,413,311	-19.8	0	0	2,144	14,763,932	
Equity	2,162,149	2,195,068	2,773,712	2,333,980	2,403,326	-10.0	3	0	258	2,161,887	
Commodity & other	935,634	1,047,507	1,230,649	1,134,781	1,128,387	-17.1	0	0	141	935,493	
Total	185,080,786	192,755,987	157,068,466	163,900,447	161,142,893	14.9	15	1,174	30,597	185,048,999	
Trading Revenues: Cash & Derivative Instruments											
Interest rate	9,078	-3,430	950	1,503	1,724	426.6	0	0	5	9,073	
Foreign exchange	2,436	4,093	3,090	2,096	2,084	16.9	0	0	5	2,431	
Equity	1,043	-1,230	-923	185	-18	N/M	0	0	-1	1,043	
Commodity & other (including credit derivatives)	-2,810	-8,618	3,305	-1,944	-2,791	N/M	0	0	0	-2,810	
Total trading revenues	9,747	-9,186	6,422	1,839	998	876.7	0	0	10	9,737	
Share of Revenue											
Trading revenues to gross revenues (%)	7.3	-8.1	4.6	1.3	0.7		0.0	0.1	0.3	7.6	
Trading revenues to net operating revenues (%)	132.4	44.2	66.9	24.8	9.7		0.0	1.1	-2.1	124.6	
HELD FOR PURPOSES OTHER THAN TRADING											
Number of institutions reporting derivatives	1,037	996	970	975	1,013	2.4	83	626	252	76	
Total assets of institutions reporting derivatives	10,301,778	10,463,328	10,396,562	9,806,938	9,914,653	3.9	5,803	267,086	746,480	9,282,409	
Total deposits of institutions reporting derivatives	6,727,535	6,819,580	6,589,374	6,256,368	6,288,937	7.0	4,759	211,922	550,619	5,960,235	
Derivative Contracts by Underlying Risk Exposure											
Interest rate	2,173,008	2,521,235	2,537,713	2,668,989	2,710,074	-19.8	292	23,073	48,094	2,101,549	
Foreign exchange	106,011	76,113	87,565	94,832	84,217	25.9	0	15	230	105,766	
Equity	12,219	11,725	12,293	11,191	8,545	43.0	11	120	728	11,359	
Commodity & other	2,429	2,434	3,101	2,743	1,482	63.9	0	125	117	2,187	
Total notional amount	2,293,666	2,611,507	2,640,673	2,777,756	2,804,318	-18.2	303	23,333	49,169	2,220,861	

All line items are reported on a quarterly basis.

*Include spot foreign exchange contracts. All other references to foreign exchange contracts in which notional values or fair values are reported exclude spot foreign exchange contracts.

** Derivative contracts subject to the risk-based capital requirements for derivatives.

*** The reporting of credit losses on derivatives is applicable to all banks filing the FFIEC 031 report form and to those banks filing the FFIEC 041 report form that have \$300 million or more in total assets.

Quarterly Banking Profile

TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Commercial Banks and State-Chartered Savings Banks)

	1st Quarter 2009	4th Quarter 2008	3rd Quarter 2008	2nd Quarter 2008	1st Quarter 2008	%Change 08Q1-09Q1	Asset Size Distribution			
							Less Than \$100 Million	\$100 Million To \$1 Billion	\$1 Billion To \$10 Billion	Greater Than \$10 Billion
(dollar figures in millions)										
Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements										
Number of institutions reporting securitization activities	137	132	128	130	132	3.8	16	60	20	41
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	\$1,234,653	\$1,256,021	\$1,217,682	\$1,087,215	\$1,068,631	15.5	\$113	\$867	\$1,928	\$1,231,745
Home equity loans	6,595	6,692	6,880	7,822	8,341	-20.9	0	0	48	6,548
Credit card receivables	399,113	398,261	417,832	409,883	402,171	-0.8	0	3,215	11,847	384,051
Auto loans	11,230	12,040	13,842	6,224	7,495	49.8	0	0	106	11,124
Other consumer loans	26,692	27,427	28,090	28,870	27,787	-3.9	0	0	0	26,692
Commercial and industrial loans	8,317	9,705	11,080	12,491	12,555	-33.8	0	2	4,179	4,137
All other loans, leases, and other assets*	197,717	200,736	200,879	194,756	194,061	1.9	48	74	149	197,447
Total securitized and sold	1,884,319	1,910,882	1,896,284	1,747,262	1,721,042	9.5	161	4,158	18,257	1,861,744
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	6,279	6,898	7,514	7,121	7,019	-10.5	2	16	0	6,261
Home equity loans	1,120	1,247	1,347	1,527	1,752	-36.1	0	0	0	1,120
Credit card receivables	39,100	23,228	24,039	23,129	21,412	82.6	0	410	1,492	37,197
Auto loans	912	707	447	352	405	125.2	0	0	8	903
Other consumer loans	1,429	1,532	1,428	1,417	1,406	1.6	0	0	0	1,429
Commercial and industrial loans	367	137	170	311	276	33.0	0	0	44	324
All other loans, leases, and other assets	301	725	714	1,128	2,297	-86.9	1	8	8	284
Total credit exposure	49,509	34,474	35,660	34,984	34,568	43.2	3	434	1,552	47,519
Total unused liquidity commitments provided to institution's own securitizations	397	830	1,273	1,902	2,944	-86.5	0	0	0	397
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)										
1-4 family residential loans	4.1	4.4	3.8	2.8	2.5		1.5	1.0	2.1	4.1
Home equity loans	1.1	1.4	1.3	0.6	0.7		0.0	0.0	7.5	1.0
Credit card receivables	3.0	2.9	2.5	2.1	2.2		0.0	1.7	1.9	3.1
Auto loans	2.0	2.5	2.1	2.2	1.9		0.0	0.0	0.6	2.0
Other consumer loans	3.1	3.9	3.2	2.7	2.5		0.0	0.0	0.0	3.1
Commercial and industrial loans	3.1	2.6	1.6	1.3	1.2		0.0	0.0	5.9	0.3
All other loans, leases, and other assets	0.6	0.6	0.2	0.3	0.1		0.9	0.0	0.0	0.6
Total loans, leases, and other assets	3.5	3.7	3.1	2.3	2.2		1.4	1.5	2.8	3.5
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)										
1-4 family residential loans	5.8	4.5	3.2	1.9	1.9		1.2	0.3	1.0	5.8
Home equity loans	1.4	1.2	0.7	0.7	0.7		0.0	0.0	4.8	1.4
Credit card receivables	3.0	2.5	2.1	2.1	2.1		0.0	1.5	1.9	3.1
Auto loans	0.2	0.3	0.2	0.3	0.3		0.0	0.0	0.1	0.2
Other consumer loans	3.5	3.7	2.9	2.4	2.3		0.0	0.0	0.0	3.5
Commercial and industrial loans	3.1	2.1	1.5	1.3	1.1		0.0	0.0	5.9	0.3
All other loans, leases, and other assets	1.1	0.4	0.2	0.2	0.2		0.0	0.0	0.0	1.1
Total loans, leases, and other assets	4.6	3.6	2.6	1.8	1.8		0.8	1.2	2.7	4.7
Securitized Loans, Leases, and Other Assets Charged-Off (net, YTD, annualized, %)										
1-4 family residential loans	0.2	0.3	0.4	0.1	0.0		0.0	0.0	0.1	0.2
Home equity loans	0.6	0.1	0.4	0.2	0.1		0.0	0.0	1.8	0.6
Credit card receivables	2.1	6.4	4.4	2.8	1.4		0.0	1.6	1.4	2.2
Auto loans	0.8	0.8	1.3	1.0	0.4		0.0	0.0	0.1	0.8
Other consumer loans	0.2	0.8	0.6	0.4	0.2		0.0	0.0	0.0	0.2
Commercial and industrial loans	2.6	5.9	3.6	1.9	0.9		0.0	0.0	4.9	0.4
All other loans, leases, and other assets	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
Total loans, leases, and other assets	0.6	1.6	1.2	0.7	0.4		0.0	1.2	2.0	0.6
Seller's Interests in Institution's Own Securitizations - Carried as Loans										
Home equity loans	165	124	166	435	282	-41.5	0	0	0	165
Credit card receivables	77,212	113,017	98,826	82,604	73,418	5.2	0	309	3,741	73,163
Commercial and industrial loans	450	436	636	3,506	3,263	-86.2	0	0	419	31
Seller's Interests in Institution's Own Securitizations - Carried as Securities										
Home equity loans	5	5	6	7	9	-44.4	0	0	0	5
Credit card receivables	556	584	623	403	377	47.5	0	3	553	0
Commercial and industrial loans	0	16	15	1	1	-100.0	0	0	0	0
Assets Sold with Recourse and Not Securitized										
Number of institutions reporting asset sales	809	793	786	776	760	6.4	155	494	114	46
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	69,806	66,452	68,709	65,959	60,386	15.6	1,076	9,049	3,961	55,720
Home equity, credit card receivables, auto, and other consumer loans	1,348	1,477	1,611	1,786	1,886	-28.5	0	30	73	1,245
Commercial and industrial loans	6,028	6,698	7,314	4,794	4,579	31.6	1	65	1	5,961
All other loans, leases, and other assets	46,418	42,613	41,501	33,191	29,134	59.3	0	65	402	45,951
Total sold and not securitized	123,600	117,239	119,135	105,730	95,985	28.8	1,078	9,209	4,436	108,878
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	15,263	15,458	15,735	14,678	14,070	8.5	80	1,647	2,295	11,241
Home equity, credit card receivables, auto, and other consumer loans	183	189	203	240	165	10.9	0	11	64	107
Commercial and industrial loans	4,995	5,617	6,180	3,614	3,335	49.8	1	53	1	4,940
All other loans, leases, and other assets	9,770	9,290	11,517	8,541	8,112	20.4	0	13	69	9,688
Total credit exposure	30,210	30,554	33,634	27,072	25,682	17.6	81	1,724	2,429	25,976
Support for Securitization Facilities Sponsored by Other Institutions										
Number of institutions reporting securitization facilities sponsored by others	54	51	49	47	48	12.5	21	25	3	5
Total credit exposure	2,125	3,319	9,143	12,668	6,825	-68.9	9	52	7	2,057
Total unused liquidity commitments	936	1,416	3,531	5,492	6,778	-86.2	0	0	0	936
Other										
Assets serviced for others**	5,679,243	5,615,119	5,528,963	3,921,914	3,813,285	48.9	4,005	71,108	85,834	5,518,295
Asset-backed commercial paper conduits										
Credit exposure to conduits sponsored by institutions and others	22,981	23,064	20,830	21,083	22,332	2.9	3	0	484	22,494
Unused liquidity commitments to conduits sponsored by institutions and others	273,542	297,908	311,683	339,007	354,525	-22.8	0	26	0	273,516
Net servicing income (for the quarter)	5,954	-335	4,110	7,280	3,532	68.6	7	153	164	5,630
Net securitization income (for the quarter)	2,124	2,393	3,120	4,206	5,541	-61.7	0	47	191	1,886
Total credit exposure to Tier 1 capital (%)***	7.6	6.8	8.0	7.4	6.6		0.5	1.7	3.0	9.6

*Line item titled "All other loans and all leases" for quarters prior to March 31, 2006.

**The amount of financial assets serviced for others, other than closed-end 1-4 family residential mortgages, is reported when these assets are greater than \$10 million.

***Total credit exposure includes the sum of the three line items titled "Total credit exposure" reported above.

INSURANCE FUND INDICATORS

- ***DIF Reserve Ratio Declines 9 Basis Points to 0.27 Percent***
- ***Twenty-One Institutions Fail During First Quarter***
- ***Insured Deposits Grow by 1.7 Percent***
- ***Final Rule Adopted Setting Assessment Rates and Modifying Risk-Based Assessment System***
- ***Temporary Coverage Limit to \$250,000 Extended through the end of 2013***
- ***Final Rule Adopted for Special Assessment***

During the first quarter of 2009, total assets of the nation's 8,246 FDIC-insured commercial banks and savings institutions decreased by \$301.7 billion (2.2 percent). Total deposits decreased by 0.9 percent; domestic office deposits increased by 0.6 percent (\$41.9 billion) and foreign office deposits shrank by 8.0 percent (\$123.2 billion). Domestic time deposits decreased by 2.6 percent (\$72.5 billion), while domestic savings and interest bearing checking accounts increased by 2.9 percent (\$93.6 billion) and domestic non-interest bearing deposits increased by 1.5 percent (\$20.9 billion). From March 31, 2008 to March 31, 2009, total domestic deposits increased by 6.6 percent. Noninterest bearing deposits rose by 19.8 percent (\$239.2 billion) and interest bearing deposits rose by 3.9 percent (\$ 230.2 billion).

Over the past year the, the share of assets funded by domestic deposits increased from 52.9 percent to 55.7 percent. By contrast, over the same 12 months, Federal Home Loan Bank (FHLB) advances as a percent of total assets declined from 6.3 percent to 5.1 percent and the share of asset funding attributable to foreign office deposits decreased from 11.2 percent to 10.5 percent

Estimated insured deposits at all FDIC-insured institutions (based on the \$100,000 coverage limit) increased by 1.7 percent (\$82.4 billion) during the first quarter of 2009, down from a 4.5 percent increase during the previous quarter. From March 31, 2008 to March 31, 2009, insured deposits increased by 8.9 percent (\$393.3 billion). For institutions existing on both December 31, 2008 and March 31, 2009, insured deposits increased during the first quarter at 6,073 institutions (74 percent), decreased at 2,125 institutions (26 percent), and remained unchanged at 35 institutions.

The Deposit Insurance Fund (DIF) decreased by 24.7 percent (\$4.3 billion) during the first quarter to \$13,007 million (unaudited). Accrued assessment income added \$2.6 billion to the DIF during the quarter. Interest earned combined with realized gains and unrealized losses on securities added \$17 million to the DIF. Operating and other expenses net of other revenue reduced the fund by \$264 million. The reduction in the DIF was primarily due to a \$6.6 billion increase in loss provisions for actual and anticipated insured institution failures.

The DIF's reserve ratio equaled 0.27 percent on March 31, 2009, down from 0.36 percent at December 31, 2008, and 1.19 percent a year ago. The March 31, 2009 reserve ratio is the lowest reserve ratio for a combined bank and thrift insurance fund since March 31, 1993, when the reserve ratio was 0.06 percent.

Twenty-one FDIC-insured institutions with combined assets of \$9.5 billion failed during the first quarter of 2009, at an estimated cost to the DIF of \$2.2 billion. Between March 31, 2008 and March 31, 2009, 44 insured institutions with combined assets of \$381.4 billion failed, at an estimated cost to the DIF of \$20.1 billion.

Final Rule Adopted Setting Assessment Rates and Modifying the Risk Based Assessment System

On February 27, 2009, the FDIC Board of Directors (the "Board") adopted a final rule effective April 1, 2009 setting assessment rates and modifying the risk-based assessment system. The rule sets initial base assessment rates at 12 to 45 basis points. An institution's total assessment rate may be less than or greater than its initial base assessment rate as a result of additional risk adjustments discussed below.

Small Risk Category I Institutions and Large Risk Category I Institutions with No Long-Term Debt Issuer Rating

The FDIC introduced a new financial ratio into the financial ratios method (the adjusted brokered deposit ratio). The adjusted brokered deposit ratio affects institutions in Risk Category I (those that have CAMELS composite ratings of 1 or 2 and are well capitalized) whose brokered deposits are more than 10 percent of domestic deposits and whose total assets are more than 40 percent greater than they were four years previously. The adjusted brokered deposit ratio excludes certain reciprocal brokered deposits. Brokered deposits that consist of balances swept into an insured institution are included in the adjusted brokered deposit ratio.

Large Risk Category I Institutions with Long-Term Debt Issuer Ratings

The FDIC revised the method for calculating the assessment rate for a large Risk Category I institution with a long-term debt issuer rating so that it equally weights the institution's weighted average CAMELS component ratings, its long-term debt issuer ratings and the financial ratios method assessment rate. The final rule updates the uniform amount and the pricing multipliers for the weighted average CAMELS component ratings and financial ratios method. It also increases the maximum possible large bank adjustment from 0.5 basis points to 1.0 basis point.

Adjustments to Assessment Rates

The FDIC introduced three possible adjustments to an institution's initial base assessment rate: (1) a decrease of up to five basis points for long-term unsecured debt, including senior unsecured debt (other than debt guaranteed under the Temporary Liquidity Guarantee Program) and subordinated debt and, for small institutions, a portion of Tier 1 capital; (2) an increase not to exceed 50 percent of an institution's assessment rate before the increase for secured liabilities in excess of 25 percent of domestic deposits; and (3) for non-Risk Category I institutions, an increase not to exceed 10 basis points for brokered deposits in excess of 10 percent of domestic deposits. The brokered deposit adjustment includes reciprocal brokered deposits, unlike the brokered deposit ratio used in the financial ratios method applicable to institutions in Risk Category I.

Assessment Rates: The FDIC adopted new initial base assessment rates as of April 1, 2009, as follows:

Initial Base Assessment Rates					
	Risk Category				
	I *		II	III	IV
	Minimum	Maximum			
Annual Rates (in basis points)	12	16	22	32	45

*Initial base rates that are not the minimum or maximum rate will vary between these rates.

After applying all possible adjustments, minimum and maximum total base assessment rates for each risk category are as follows:

Total Base Assessment Rates*				
	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial base assessment rate	12 – 16	22	32	45
Unsecured debt adjustment	-5 – 0	-5 – 0	-5 – 0	-5 – 0
Secured liability adjustment	0 – 8	0 – 11	0 – 16	0 – 22.5
Brokered deposit adjustment	–	0 – 10	0 – 10	0 – 10
Total base assessment rate	7 – 24.0	17 – 43.0	27 – 58.0	40 – 77.5

*All amounts for all risk categories are in basis points annually. Total base rates that are not the minimum or maximum rate will vary between these rates.

Temporary Deposit Insurance Coverage to \$250,000 Extended

On May 20, 2009, the President signed the Helping Families Save Their Homes Act of 2009, which extends the temporary deposit insurance coverage limit increase to \$250,000 (from the permanent limit of \$100,000 for deposits other than retirement accounts) through the end of 2013. The legislation also eliminates the prohibition against the FDIC's taking the temporary coverage increase into account when setting assessments. In addition, this new legislation increased the FDIC's authority to borrow from the Treasury from \$30 billion to \$100 billion and authorized a temporary increase until December 31, 2010, in the FDIC's borrowing authority above \$100 billion (but not to exceed \$500 billion) based on a process that would require the concurrence of the FDIC's Board, the Federal Reserve Board, and the Secretary of the Treasury in consultation with the President.

Final Rule Adopted for Special Assessment

On May 22, 2009, the Board approved a final rule that imposes a 5 basis point special assessment as of June 30, 2009. The special assessment will be levied on each insured depository institution's assets minus its Tier 1 capital as reported in its report of condition as of June 30, 2009. The special assessment will be collected September 30, 2009, at the same time that the risk-based assessments for the second quarter of 2009 are collected. The special assessment for any institution will be capped at 10 basis points of the institution's assessment base for the second quarter of 2009 risk based assessment. The final rule also allows the Board to impose an additional special assessment of up to 5 basis points on all insured depository institutions based on each institution's assets minus Tier 1 capital whenever the FDIC estimates that the DIF reserve ratio will fall to a level that the Board believes would adversely affect public confidence or to a level that will be close to or below zero. Any additional special assessment would also be capped at 10 basis points of an institution's assessment base for the corresponding quarter's risk-based assessment. The authority to impose any additional special assessments under the Final Rule terminates January 1, 2010.

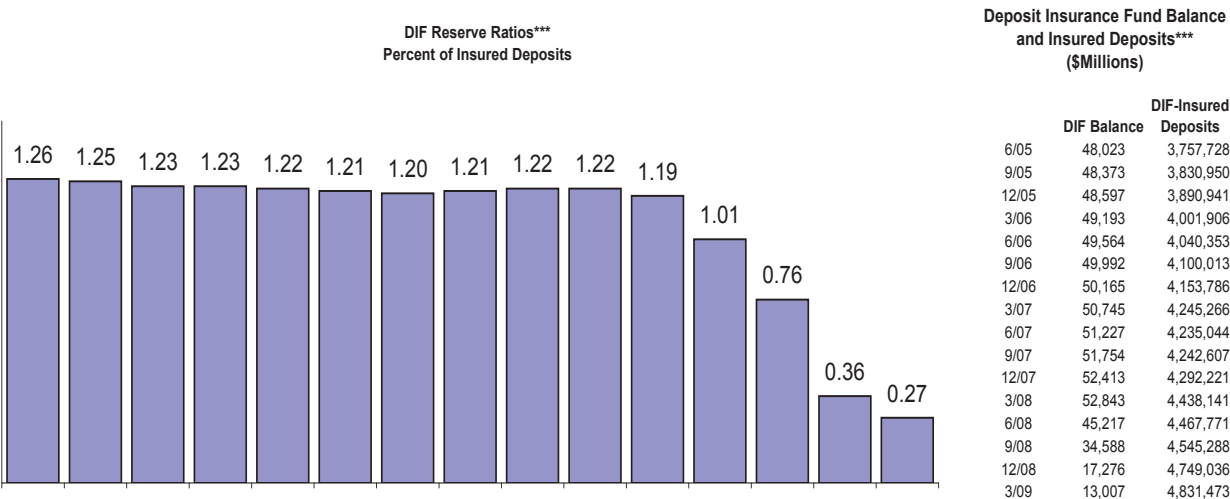
Quarterly Banking Profile

Table I-B. Insurance Fund Balances and Selected Indicators

(dollar figures in millions)	Deposit Insurance Fund											
	1st Quarter 2009*	4th Quarter 2008	3rd Quarter 2008*	2nd Quarter 2008*	1st Quarter 2008*	4th Quarter 2007	3rd Quarter 2007	2nd Quarter 2007	1st Quarter 2007	4th Quarter 2006	3rd Quarter 2006	2nd Quarter 2006
Beginning Fund Balance	\$17,276	\$34,588	\$45,217	\$52,843	\$52,413	\$51,754	\$51,227	\$50,745	\$50,165	\$49,992	\$49,564	\$49,193
Changes in Fund Balance:												
Assessments earned.....	2,615	996	881	640	448	239	170	140	94	10	10	7
Interest earned on investment securities.....	212	277	526	651	618	585	640	748	567	476	622	665
Realized Gain on Sale of Investments.....	136	302	473	0	0	0	0	0	0	0	0	0
Operating expenses.....	266	290	249	256	238	262	243	248	239	248	237	242
Provision for insurance losses.....	6,637	19,163	11,930	10,221	525	39	132	-3	-73	49	-50	-6
All other income, net of expenses.....	2	15	16	1	0	-2	24	1	4	5	1	12
Unrealized gain/(loss) on available-for-sale securities.....	-331	551	-346	1,559	127	138	68	-162	81	-21	-18	-77
Total fund balance change.....	-4,269	-17,312	-10,629	-7,626	430	659	527	482	580	173	428	371
Ending Fund Balance	13,007	17,276	34,588	45,217	52,843	52,413	51,754	51,227	50,745	50,165	49,992	49,564
Percent change from four quarters earlier.....	-75.39	-67.04	-33.17	-11.73	4.13	4.48	3.52	3.36	3.15	3.23	3.35	3.21
Reserve Ratio (%)	0.27	0.36	0.76	1.01	1.19	1.22	1.22	1.21	1.20	1.21	1.22	1.23
Estimated Insured Deposits**	4,831,473	4,749,036	4,545,288	4,467,771	4,438,141	4,292,221	4,242,607	4,235,044	4,245,266	4,153,786	4,100,013	4,040,353
Percent change from four quarters earlier.....	8.86	10.64	7.13	5.50	4.54	3.33	3.48	4.82	6.08	6.76	7.02	7.52
Domestic Deposits	7,546,377	7,505,434	7,230,331	7,036,247	7,076,719	6,921,687	6,747,998	6,698,886	6,702,598	6,640,105	6,484,372	6,446,868
Percent change from four quarters earlier.....	6.64	8.43	7.15	5.04	5.58	4.24	4.07	3.91	5.71	6.59	6.76	8.68
Number of institutions reporting	8,256	8,315	8,394	8,462	8,505	8,545	8,570	8,625	8,661	8,692	8,755	8,790

* For 2009, preliminary unaudited fund data, which are subject to change.

** The Emergency Economic Stabilization Act of 2008 directed the FDIC not to consider the temporary coverage increase to \$250,000 in setting assessments. On May 20, 2009, the President signed the Helping Families Save Their Homes Act of 2009, which extends the temporary deposit insurance coverage limit increase to \$250,000 through the end of 2013 and eliminates the prohibition against the FDIC's taking the temporary coverage increase into account when setting assessments. However, estimated insured deposits and the reserve ratios in these tables reflect the general \$100,000 coverage limit (for deposits other than retirement accounts) and the law in effect as of March 31, 2009.



*** Prior to 2006, amounts represent sum of separate BIF and SAIF amounts.

Table II-B. Problem Institutions and Failed/Assisted Institutions

(dollar figures in millions)	2009****	2008****	2008	2007	2006	2005	2004
Problem Institutions							
Number of institutions.....	305	90	252	76	50	52	80
Total assets.....	\$220,047	\$26,311	\$159,405	\$22,189	\$8,265	\$6,607	\$28,250
Failed Institutions							
Number of institutions.....	21	2	25	3	0	0	4
Total assets.....	\$9,498	\$72	\$371,945	\$2,615	\$0	\$0	\$170
Assisted Institutions*****							
Number of institutions.....	0	0	5	0	0	0	0
Total assets.....	\$0	\$0	\$1,306,042	0	0	0	0

**** Through March 31.

***** Five institutions under the same holding company received assistance under a systemic risk determination.

Quarterly Banking Profile

Table III-B. Estimated FDIC-Insured Deposits by Type of Institution

(dollar figures in millions)

March 31, 2009

	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	7,037	\$12,006,853	\$6,567,472	\$4,048,434
FDIC-Supervised	4,660	1,996,091	1,490,576	1,069,223
OCC-Supervised	1,519	8,249,211	4,104,053	2,392,146
Federal Reserve-Supervised	858	1,761,551	972,842	587,064
FDIC-Insured Savings Institutions	1,209	1,534,777	970,894	778,346
OTS-Supervised Savings Institutions	799	1,225,806	753,075	607,502
FDIC-Supervised State Savings Banks	410	308,971	217,819	170,845
Total Commercial Banks and Savings Institutions	8,246	13,541,630	7,538,366	4,826,780
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	10	53,807	8,011	4,693
Total FDIC-Insured Institutions	8,256	13,595,438	7,546,377	4,831,473

* Excludes \$1.42 trillion in foreign office deposits, which are uninsured.

Table IV-B. Distribution of Institutions and Domestic Deposits Among Risk Categories

Quarter Ending December 31, 2008

(dollar figures in billions)

Risk Category	Annual Rate in Basis Points	Number of Institutions	Percent of Total Institutions	Domestic Deposits	Percent of Total Domestic Deposits
I - Minimum	5	1,515	18.2	2,826	37.7
I - Middle	5.01- 6.00	2,069	24.9	1,562	20.8
I - Middle	6.01- 6.99	1,521	18.3	783	10.4
I - Maximum	7	2,131	25.6	860	11.5
II	10	807	9.7	1,338	17.8
III	28	223	2.7	101	1.3
IV	43	48	0.6	35	0.5

Note: Institutions are categorized based on supervisory ratings, debt ratings and financial data as of December 31, 2008.

Rates do not reflect the application of assessment credits. See notes to users for further information on risk categories and rates.

TEMPORARY LIQUIDITY GUARANTEE PROGRAM

- ***Non-Interest-Bearing Transaction Accounts Can Be Fully Guaranteed***
- ***Debt Guarantee Program Extended to October 31, 2009***
- ***More Than 500,000 Additional Transaction Accounts Receive Full Coverage***
- ***\$336 Billion in Debt Outstanding in Program***

FDIC Responds to Market Disruptions with TLGP

The FDIC Board approved the Temporary Liquidity Guarantee Program (TLGP)¹ on October 13, 2008, as major disruptions in credit markets blocked access to liquidity for financial institutions. The TLGP improved access to liquidity through two programs: by fully guaranteeing non-interest-bearing transaction deposit accounts above \$250,000, regardless of dollar amount, until December 31, 2009; and by guaranteeing eligible senior unsecured debt issued by eligible institutions between October 14, 2008, and June 30, 2009. Under the final rule adopted on November 21, 2008, the FDIC guarantee would be in effect until the earlier of the maturity of the debt or June 30, 2012.

On March 17, 2009, the Board of Directors of the FDIC voted to extend the deadline for issuance to October 31, 2009, and set the expiration date of the guarantee to the earlier of maturity of the debt or December 31, 2012. The FDIC will impose a surcharge on debt issued with a maturity of one year or more beginning in the second quarter of 2009.²

All insured depository institutions are eligible to participate in the Transaction Account Guarantee Program. Institutions eligible for participation in the Debt Guarantee Program include insured depository institutions, U.S. bank holding companies, certain U.S. savings and loan holding companies, and other affiliates of insured depository institutions that the FDIC designates as eligible entities.

Program Funded by Industry Fees and Assessments

The TLGP does not rely on taxpayer funding or the Deposit Insurance Fund. Both components of the program are paid for by direct user fees. Institutions participating in the Transaction Account Guarantee Program provide customers full coverage on non-interest-bearing transaction accounts for an annual fee of 10 basis points. Fees for participation in the Debt Guarantee Program depend on the maturity of debt issued and range from 50 to 100 basis points (annualized). A surcharge will be imposed on debt issued with a maturity of one year or greater after April 1, 2009. For debt that is not issued under the extension, that is, debt that is issued on or before June 30, 2009, and matures on or before June 30, 2012, surcharges will be 10 basis points (annualized) on debt issued by insured depository institutions and 20 basis points (annualized) on debt issued by other participating entities. For debt issued under the extension, that is, debt issued after June 30, 2009, or debt that matures after June 30, 2012, surcharges will be 25 basis points (annualized) on debt issued by insured depository institutions and 50 basis points (annualized) on debt issued by other participating entities. As of March 31, 2008, a total of \$6.9 billion in fees had been assessed under the Debt Guarantee Program.

A Majority of Eligible Entities Have Chosen to Participate in the TLGP

According to submissions received by the FDIC, more than 86 percent of FDIC-insured institutions have opted in to the Transaction Account Guarantee Program, and more than half of all eligible entities have elected to opt in to the Debt Guarantee Program. Lists of institutions that opted out of the guarantee programs are posted at <http://www.fdic.gov/regulations/resources/TLGP/optout.html>.

¹ The FDIC invoked the systemic risk exception pursuant to section 141 of the Federal Deposit Improvement Act of 1991, 12 U.S.C 1823(c)(4) on October 13, 2008. For further information on the TLGP, see <http://www.fdic.gov/regulations/resources/TLGP/index.html>.

² See <http://www.fdic.gov/news/board/Mar1709rule.pdf>.

Insured Institutions Report Half a Million Transaction Accounts over \$250,000

According to first quarter 2009 Call Reports, insured institutions reported 580,920 non-interest-bearing transaction accounts over \$250,000, an increase of 12 percent in number compared to fourth quarter 2008. These deposit accounts totaled \$845 billion, of which \$700 billion was guaranteed under the Transaction Account Guarantee Program. Over 6,500 FDIC-insured institutions reported non-interest-bearing transaction accounts over \$250,000 in value.

Limits on Debt Issuance Based on Third Quarter 2008 Balances

The amount of FDIC-guaranteed debt that can be issued by each eligible entity, or its “cap,” is based on the amount of its senior unsecured debt outstanding as of September 30, 2008, that matures on or before June 30, 2009. Eligible entities may issue debt up to 125 percent of that outstanding amount. The cap for FDIC-insured institutions that had no outstanding short-term senior unsecured debt other than Fed funds is set at 2 percent of liabilities as of September 30, 2008. Total debt outstanding at quarter end represented 44 percent of issuing entities’ total cap.

\$336 Billion in FDIC-Guaranteed Debt Was Outstanding at March 31, 2009

Ninety-seven financial entities—66 insured depository institutions and 31 bank and thrift holding companies and nonbank affiliates—had \$336 billion in guaranteed debt outstanding at the end of the first quarter. Some banking groups issued FDIC-guaranteed debt at both the subsidiary and holding company level, but most guaranteed debt was issued by holding companies or nonbank affiliates of depository institutions. Bank and thrift holding companies and nonbank affiliates issued 82 percent of FDIC-guaranteed debt outstanding at year-end.

Debt outstanding at March 31 had longer term at issuance, compared to debt outstanding at year-end. Only 28 percent of debt outstanding matures in 180 days or less, compared to 49 percent at year-end, and 53 percent matures in two or more years after issuance, compared to 39 percent at December 31, 2008. Among types of debt instruments, almost two-thirds, 64 percent, was in medium-term notes, compared to 44 percent at year-end. The share of outstanding debt in commercial paper fell to 22 percent from 43 percent at year-end.

Quarterly Banking Profile

Table I-C. Participation in Temporary Liquidity Guarantee Program

March 31, 2009	Total Eligible Entities	Number Opting In	Percent Opting In
Transaction Account Guarantee Program			
Depository Institutions with Assets <= \$10 Billion	8,139	7,032	86.4%
Depository Institutions with Assets > \$10 Billion	116	109	94.0%
Total Depository Institutions *	8,255	7,141	86.6%
Debt Guarantee Program			
Depository Institutions with Assets <= \$10 Billion	8,139	4,399	54.0%
Depository Institutions with Assets > \$10 Billion	116	107	92.2%
Total Depository Institutions *	8,255	4,506	54.6%
Bank and Thrift Holding Companies and Non-Insured Affiliates	6,360	3,596	56.5%
All Entities	14,615	8,102	55.4%

* Depository institutions include insured branches of foreign banks (IBAs)

Table II-C. Cap on FDIC-Guaranteed Debt for Opt-In Entities

March 31, 2009 (dollar figures in millions)	Opt-In Entities with Senior Unsecured Debt Outstanding at 9/30/2008			Opt-In Depository Institutions with no Senior Unsecured Debt at 9/30/2008			
	Number	Debt Amount as of 9/30/2008	Initial Cap	Number	2% Liabilities as of 9/30/2008	Total Entities	Total Initial Cap
Depository Institutions with Assets <= \$10 Billion *	120	\$3,538	\$4,422	4,279	\$33,096	4,399	\$37,518
Depository Institutions with Assets > \$10 Billion *	44	295,879	369,849	63	29,939	107	399,787
Bank and Thrift Holding Companies, Non-Insured Affiliates	88	398,008	497,511	3,508	N/A	3,596	497,511
Total	252	697,425	871,781	7,852	63,035	8,102	934,816

* Depository institutions include insured branches of foreign banks (IBAs)

N/A - Not applicable

Table III-C. Transaction Account Guarantee Program

(dollar figures in millions)	December 31, 2008	March 31, 2009	% Change 08Q4-09Q1
Number of Non-Interest-Bearing Transaction Accounts over \$250,000	518,828	580,920	12.0%
Amount in Non-Interest-Bearing Transaction Accounts over \$250,000	\$807,679	\$845,227	4.6%
Amount Guaranteed	\$677,972	\$699,997	3.2%

Table IV-C. Debt Issuance under Guarantee Program

March 31, 2009 (dollar figures in millions)	Number	Debt Outstanding	Cap	Debt Outstanding Share of Cap
Insured Depository Institutions				
Assets <= \$10 Billion	46	\$1,425	\$3,079	46.3%
Assets > \$10 Billion	20	58,768	297,058	19.8%
Bank and Thrift Holding Companies, Non-Insured Affiliates	31	276,109	468,355	59.0%
All Issuers	97	336,302	768,492	43.8%

Quarterly Banking Profile

Table V-C. Fees Assessed under TLGP Debt Program

(dollar figures in millions)	Total Fees Assessed
Fourth Quarter 2008.....	\$3,437
First Quarter 2009.....	3,433
Total.....	\$6,870

Table VI-C. Term at Issuance of Debt Instruments Outstanding

March 31, 2009 (dollar figures in millions)	Commercial Paper	Interbank Eurodollar Deposits	Medium Term Notes	Other Interbank Deposits	Other Senior Unsecured Debt	Other Term Notes	All Debt	Share by Term
Term at Issuance								
90 days or less	\$32,432	\$125	\$0	\$161	\$0	\$2,740	\$35,458	10.5%
91 - 180 days	40,016	36	0	764	5,630	10,834	57,280	17.0%
181 - 364 days	2,663	28	3,400	723	0	4,103	10,917	3.2%
1 - 2 years	0	3	50,341	28	0	4,792	55,164	16.4%
Over 2 - 3 years	0	0	67,547	0	3,345	5,991	76,882	22.9%
Over 3 years	1	0	95,196	4	3,713	1,687	100,601	29.9%
Total	75,112	191	216,484	1,681	12,688	30,147	336,302	
Share of Total	22.3%	0.1%	64.4%	0.5%	3.8%	9.0%		

Notes to Users

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Tables I-A through VIII-A.

The information presented in Tables I-A through V-A of the *FDIC Quarterly Banking Profile* is aggregated for all FDIC-insured institutions, both commercial banks and savings institutions. Tables VI-A (Derivatives) and VII-A (Servicing, Securitization, and Asset Sales Activities) aggregate information only for insured commercial banks and state-chartered savings banks that file quarterly Call Reports. Table VIII-A (Trust Services) aggregates Trust asset and income information collected annually from all FDIC-insured institutions. Some tables are arrayed by groups of FDIC-insured institutions based on predominant types of asset concentration, while other tables aggregate institutions by asset size and geographic region. Quarterly and full-year data are provided for selected indicators, including aggregate condition and income data, performance ratios, condition ratios, and structural changes, as well as past due, noncurrent, and charge-off information for loans outstanding and other assets.

Tables I-B through IV-B.

A separate set of tables (Tables I-B through IV-B) provides comparative quarterly data related to the Deposit Insurance Fund (DIF), problem institutions, failed/assisted institutions, estimated FDIC-insured deposits, as well as assessment rate information. Depository institutions that are not insured by the FDIC through the DIF are not included in the *FDIC Quarterly Banking Profile*. U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charters.

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Consolidated Reports of Condition and Income (Call Reports)* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. This information is stored on and retrieved from the FDIC's Research Information System (RIS) data base.

COMPUTATION METHODOLOGY

Parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data. Additionally, certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports*.

All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates

represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period.

All data are collected and presented based on the location of each reporting institution's main office. Reported data may include assets and liabilities located outside of the reporting institution's home state. In addition, institutions may relocate across state lines or change their charters, resulting in an inter-regional or inter-industry migration, e.g., institutions can move their home offices between regions, and savings institutions can convert to commercial banks or commercial banks may convert to savings institutions.

ACCOUNTING CHANGES

Other-Than-Temporary Impairment

When the fair value of an investment in a debt or equity security is less than its cost basis, the impairment is either temporary or other-than-temporary. To determine whether the impairment is other-than-temporary, an institution must apply other pertinent guidance such as paragraph 16 of FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*; FASB Staff Position (FSP) FAS 115-1 and FAS 124-1, *The Meaning of Other-Than-Temporary Impairment and Its Application to Certain Investments*; FSP FAS 115-2 and FAS 124-2, *Recognition and Presentation of Other-Than-Temporary Impairments*; paragraph 6 of Accounting Principles Board Opinion No. 18, *The Equity Method of Accounting for Investments in Common Stock*; Emerging Issues Task Force (EITF) Issue No. 99-20, *Recognition of Interest Income and Impairment on Purchased Beneficial Interests and Beneficial Interests That Continue to Be Held by a Transferor in Securitized Financial Assets*; and FSP EITF 99-20-1, *Amendments to the Impairment Guidance of EITF Issue No. 99-20*.

Under FSP FAS 115-2 and FAS 124-2 issued on April 9, 2009, if the present value of cash flows expected to be collected on a debt security is less than its amortized cost basis, a credit loss exists. In this situation, if an institution does not intend to sell the security and it is not more likely than not that the institution will be required to sell the debt security before recovery of its amortized cost basis less any current-period credit loss, an other-than-temporary impairment has occurred. The amount of the total other-than-temporary impairment related to the credit loss must be recognized in earnings, but the amount of the total impairment related to other factors must be recognized in other comprehensive income, net of applicable taxes. Although the debt security would be written down to its fair value, its new amortized cost basis is the previous amortized cost basis less the other-than-temporary impairment recognized in earnings. In addition, if an institution intends to sell a debt security whose fair value is less than its amortized costs basis or it is more likely than not that the institution will be required to sell the debt security before recovery of its amortized cost basis, an other-than-temporary impairment has occurred and the entire difference between the security's amortized cost basis and its fair value must be recognized in earnings.

For any debt security held at the beginning of the interim period in which FSP FAS 115-2 and FAS 124-2 is adopted for which an other-than-temporary impairment loss has been previously recognized, if an institution does not intend to sell such a debt security and it is not more likely than not that the institution will be required to sell the debt security before recovery of its amortized cost basis, the institution should recognize the cumulative effect of initially applying the FSP as an adjustment to the interim period's opening balance of retained earnings, net of applicable taxes, with

a corresponding adjustment to accumulated other comprehensive income. The cumulative effect on retained earnings must be calculated by comparing the present value of the cash flows expected to be collected on the debt security with the security's amortized cost basis as of the beginning of the interim period of adoption.

FSP FAS 115-2 and FAS 124-2 is effective for interim and annual reporting periods ending after June 15, 2009. Early adoption of this FSP is permitted for periods ending after March 15, 2009, if certain conditions are met. Institutions are expected to adopt FSP FAS 115-2 and 124-2 for regulatory reporting purposes in accordance with the FSP's effective date.

Extended Net Operating Loss Carryback Period for Small Businesses

The American Recovery and Reinvestment Act of 2009, which was enacted on February 17, 2009, permits qualifying small businesses, including FDIC-insured institutions, to elect a net operating loss carryback period of three, four, or five years instead of the usual carryback period of two years for any tax year ending in 2008 or, at the small business's election, any tax year beginning in 2008. Under generally accepted accounting principles, institutions may not record the effect of this tax change in their balance sheets and income statements for financial and regulatory reporting purposes until the period in which the law was enacted, i.e., the first quarter of 2009.

Business Combinations and Noncontrolling (Minority) Interests

In December 2007, the FASB issued Statement No. 141 (Revised), *Business Combinations* (FAS 141(R)), and Statement No. 160, *Noncontrolling Interests in Consolidated Financial Statements* (FAS 160). Under FAS 141(R), all business combinations, including combinations of mutual entities, are to be accounted for by applying the acquisition method. FAS 160 defines a noncontrolling interest, also called a minority interest, as the portion of equity in an institution's subsidiary not attributable, directly or indirectly, to the parent institution. FAS 160 requires an institution to clearly present in its consolidated financial statements the equity ownership in and results of its subsidiaries that are attributable to the noncontrolling ownership interests in these subsidiaries. FAS 141(R) applies prospectively to business combinations for which the acquisition date is on or after the beginning of the first annual reporting period beginning on or after December 15, 2008. Similarly, FAS 160 is effective for fiscal years beginning on or after December 15, 2008. Thus, for institutions with calendar year fiscal years, these two accounting standards take effect in 2009. Beginning in March 2009, Institution equity capital and Noncontrolling interests are separately reported in arriving at Total equity capital.

FASB Statement No. 157 Fair Value Measurements issued in September 2006 and FASB Statement No. 159 The Fair Value Option for Financial Assets and Financial Liabilities issued in February 2007 – both are effective in 2008 with early adoption permitted in 2007. FAS 157 defines fair value and establishes a framework for developing fair value estimates for the fair value measurements that are already required or permitted under other standards. FASB FSP 157-4, issued in April 2009, provides additional guidance for estimating fair value in accordance with FAS 157 when the volume and level of activity for the asset or liability have significantly decreased. The FSP also includes guidance on identifying circumstances that indicate a transaction is not orderly. The FSP is effective for interim and annual reporting periods ending after June 15, 2009, with early adoption permitted for periods ending after March 15, 2009.

Fair value continues to be used for derivatives, trading securities, and available-for-sale securities. Changes in fair value go through earnings for trading securities and most derivatives. Changes in the fair value of available-for-sale securities are reported in other comprehensive income. Available-for-sale securities and held-to-maturity debt securities are written down to fair value if impairment is other than temporary and loans held for sale are reported at the lower of cost or fair value.

FAS 159 allows institutions to report certain financial assets and liabilities at fair value with subsequent changes in fair value included in earnings. In general, an institution may elect the fair value option for an eligible financial asset or liability when it first recognizes the instrument on its balance sheet or enters into an eligible firm commitment.

FASB Statement No. 158 Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans – issued in September 2006 requires a bank to recognize in 2007, and subsequently, the funded status of its postretirement plans on its balance sheet. An overfunded plan is recognized as an asset and an underfunded plan is recognized as a liability. An adjustment is made to equity as accumulated other comprehensive income (AOCI) upon application of FAS 158, and AOCI is adjusted in subsequent periods as net periodic benefit costs are recognized in earnings.

FASB Statement No. 156 Accounting for Servicing of Financial Assets – issued in March 2006 and effective in 2007, requires all separately recognized servicing assets and liabilities to be initially measured at fair value and allows a bank the option to subsequently adjust that value by periodic revaluation and recognition of earnings or by periodic amortization to earnings.

FASB Statement No. 155 Accounting for Certain Hybrid Financial Instruments – issued in February 2006, requires bifurcation of certain derivatives embedded in interests in securitized financial assets and permits fair value measurement (i.e., a fair value option) for any hybrid financial instrument that contains an embedded derivative that would otherwise require bifurcation under FASB Statement No. 133, *Accounting for Derivative Instruments and Hedging Activities* (FAS 133). In addition, FAS 155 clarifies which interest-only and principal-only strips are not subject to FAS 133.

Purchased Impaired Loans and Debt Securities – Statement of Position 03-3, *Accounting for Certain Loans or Debt Securities Acquired in a Transfer*. The SOP applies to loans and debt securities acquired in fiscal years beginning after December 15, 2004. In general, this Statement of Position applies to "purchased impaired loans and debt securities" (i.e., loans and debt securities that a bank has purchased, including those acquired in a purchase business combination, when it is probable, at the purchase date, that the bank will be unable to collect all contractually required payments receivable). Banks must follow Statement of Position 03-3 for Call Report purposes. The SOP does not apply to the loans that a bank has originated, prohibits "carrying over" or creation of valuation allowances in the initial accounting, and any subsequent valuation allowances reflect only those losses incurred by the investor after acquisition.

GNMA Buy-back Option – If an issuer of GNMA securities has the option to buy back the loans that collateralize the GNMA securities, when certain delinquency criteria are met, FASB Statement No. 140 requires that loans with this buy-back option must be brought back on the issuer's books as assets. The rebooking of GNMA loans is required regardless of whether the issuer intends to exercise the buy-back option. The banking agencies clarified in May 2005 that all GNMA loans that are rebooked because of delinquency should be reported as

past due according to their contractual terms.

FASB Interpretation No. 46 – The FASB issued Interpretation No. 46, *Consolidation of Variable Interest Entities*, in January 2003 and revised it in December 2003. Generally, banks with variable interests in variable interest entities created after December 31, 2003, must consolidate them. The timing of consolidation varies with certain situations with application as late as 2005. The assets and liabilities of a consolidated variable interest entity are reported on a line-by-line basis according to the asset and liability categories shown on the bank's balance sheet, as well as related income items. Most small banks are unlikely to have any "variable interests" in variable interest entities.

FASB Interpretation No. 48 on Uncertain Tax Positions – FASB Interpretation No. 48, *Accounting for Uncertainty in Income Taxes* (FIN 48), was issued in June 2006 as an interpretation of FASB Statement No. 109, *Accounting for Income Taxes*. Under FIN 48, the term "tax position" refers to "a position in a previously filed tax return or a position expected to be taken in a future tax return that is reflected in measuring current or deferred income tax assets and liabilities." FIN 48 further states that a "tax position can result in a permanent reduction of income taxes payable, a deferral of income taxes otherwise currently payable to future years, or a change in the expected realizability of deferred tax assets." FIN 48 was originally issued effective for fiscal years beginning after December 15, 2006. Banks must adopt FIN 48 for Call Report purposes in accordance with the interpretation's effective date except as follows. On December 31, 2008, the FASB decided to defer the effective date of FIN 48 for eligible nonpublic enterprises and to require those enterprises to adopt FIN 48 for annual periods beginning after December 15, 2008. A nonpublic enterprise under certain conditions is eligible for deferral, even if it opted to issue interim or quarterly financial information in 2007 under earlier guidance that reflected the adoption of FIN 48.

FASB Statement No. 123 (Revised 2004) and Share-Based Payments - refer to previously published Quarterly Banking Profile notes: <http://www2.fdic.gov/qbp/2008dec/qbpnot.html>

FASB Statement No. 133 Accounting for Derivative Instruments and Hedging Activities - refer to previously published Quarterly Banking Profile notes: <http://www2.fdic.gov/qbp/2008dec/qbpnot.html>

DEFINITIONS (in alphabetical order)

All other assets – total cash, balances due from depository institutions, premises, fixed assets, direct investments in real estate, investment in unconsolidated subsidiaries, customers' liability on acceptances outstanding, assets held in trading accounts, federal funds sold, securities purchased with agreements to resell, fair market value of derivatives, and other assets.

All other liabilities – bank's liability on acceptances, limited-life preferred stock, allowance for estimated off-balance-sheet credit losses, fair market value of derivatives, and other liabilities.

Assessment base – assessable deposits consist of DIF deposits (deposits insured by the FDIC Deposit Insurance Fund) in banks' domestic offices with certain adjustments).

Assets securitized and sold – total outstanding principal balance of assets securitized and sold with servicing retained or other seller-provided credit enhancements.

Capital Purchase Program (CPP) – As announced in October 2008 under the TARP, the Treasury Department purchase of noncumulative perpetual preferred stock and related warrants that is treated as Tier 1 capital for regulatory capital purposes is included in

"Total equity capital." Such warrants to purchase common stock or noncumulative preferred stock issued by publicly-traded banks are reflected as well in "Surplus". Warrants to purchase common stock or noncumulative preferred stock of not-publicly-traded bank stock classified in a bank's balance sheet as "Other liabilities".

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Core capital – common equity capital plus noncumulative perpetual preferred stock plus minority interest in consolidated subsidiaries, less goodwill and other ineligible intangible assets. The amount of eligible intangibles (including servicing rights) included in core capital is limited in accordance with supervisory capital regulations.

Cost of funding earning assets – total interest expense paid on deposits and other borrowed money as a percentage of average earning assets.

Credit enhancements – techniques whereby a company attempts to reduce the credit risk of its obligations. Credit enhancement may be provided by a third party (external credit enhancement) or by the originator (internal credit enhancement), and more than one type of enhancement may be associated with a given issuance.

Deposit Insurance Fund (DIF) – The Bank (BIF) and Savings Association (SAIF) Insurance Funds were merged in 2006 by the Federal Deposit Insurance Reform Act to form the DIF.

Derivatives notional amount – The notional, or contractual, amounts of derivatives represent the level of involvement in the types of derivatives transactions and are not a quantification of market risk or credit risk. Notional amounts represent the amounts used to calculate contractual cash flows to be exchanged.

Derivatives credit equivalent amount – the fair value of the derivative plus an additional amount for potential future credit exposure based on the notional amount, the remaining maturity and type of the contract.

Derivatives transaction types:

Futures and forward contracts – contracts in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts – contracts in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps – obligations between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Derivatives underlying risk exposure – the potential exposure characterized by the level of banks' concentration in particular underlying instruments, in general. Exposure can result from market

risk, credit risk, and operational risk, as well as, interest rate risk.

Domestic deposits to total assets – total domestic office deposits as a percent of total assets on a consolidated basis.

Earning assets – all loans and other investments that earn interest or dividend income.

Efficiency ratio – Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Estimated insured deposits – in general, insured deposits are total domestic deposits minus estimated uninsured deposits. Beginning March 31, 2008, for institutions that file Call reports, insured deposits are total assessable deposits minus estimated uninsured deposits.

Failed/assisted institutions – an institution fails when regulators take control of the institution, placing the assets and liabilities into a bridge bank, conservatorship, receivership, or another healthy institution. This action may require the FDIC to provide funds to cover losses. An institution is defined as “assisted” when the institution remains open and receives some insurance funds in order to continue operating.

FHLB advances – all borrowings by FDIC insured institutions from the Federal Home Loan Bank System (FHLB), as reported by Call Report filers and by TFR filers.

Goodwill and other intangibles – intangible assets include servicing rights, purchased credit card relationships, and other identifiable intangible assets. Goodwill is the excess of the purchase price over the fair market value of the net assets acquired, less subsequent impairment adjustments. Other intangible assets are recorded at fair value, less subsequent quarterly amortization and impairment adjustments.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties, and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Long-term assets (5+ years) – loans and debt securities with remaining maturities or repricing intervals of over five years.

Maximum credit exposure – the maximum contractual credit exposure remaining under recourse arrangements and other seller-provided credit enhancements provided by the reporting bank to securitizations.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see “Securities,” below.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net loans to total assets – loans and lease financing receivables, net of unearned income, allowance and reserves, as a percent of total assets on a consolidated basis.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment

securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities, and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Number of institutions reporting – the number of institutions that actually filed a financial report.

Other borrowed funds – federal funds purchased, securities sold with agreements to repurchase, demand notes issued to the U.S. Treasury, FHLB advances, other borrowed money, mortgage indebtedness, obligations under capitalized leases and trading liabilities, less revaluation losses on assets held in trading accounts.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a Thrift Financial Report (TFR), the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances.

Percent of institutions with earnings gains – the percent of institutions that increased their net income (or decreased their losses) compared to the same period a year earlier.

“Problem” institutions – federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. “Problem” institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a “4” or “5.” The number and assets of “problem” institutions are based on FDIC composite ratings. Prior to March 31, 2008, for institutions whose primary federal regulator was the OTS, the OTS composite rating was used.

Recourse – an arrangement in which a bank retains, in form or in substance, any credit risk directly or indirectly associated with an asset it has sold (in accordance with generally accepted accounting principles) that exceeds a pro rata share of the bank’s claim on the asset. If a bank has no claim on an asset it has sold, then the retention of any credit risk is recourse.

Reserves for losses – the allowance for loan and lease losses on a consolidated basis.

Restructured loans and leases – loan and lease financing receivables with terms restructured from the original contract. Excludes restructured loans and leases that are not in compliance with the modified terms.

Retained earnings – net income less cash dividends on common and preferred stock for the reporting period.

Return on assets – net income (including gains or losses on securities and extraordinary items) as a percentage of average total assets. The basic yardstick of bank profitability.

Return on equity – net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-based capital groups – definition:

(Percent)	Total Risk-Based Capital *	Tier 1 Risk-Based Capital *	Tier 1 Leverage	Tangible Equity
Well-capitalized	≥10	and ≥6	and ≥5	–
Adequately capitalized	≥8	and ≥4	and ≥4	–
Undercapitalized	≥6	and ≥3	and ≥3	–
Significantly undercapitalized	<6	or <3	or <3	and >2
Critically undercapitalized	–	–	–	≤2

*As a percentage of risk-weighted assets.

Risk Categories and Assessment Rate Schedule – The current risk categories became effective January 1, 2007. Capital ratios and supervisory ratings distinguish one risk category from another. The following table shows the relationship of risk categories (I, II, III, IV) to capital and supervisory groups as well as the assessment rates (in basis points) for each risk category for the first quarter of 2007. Supervisory Group A generally includes institutions with CAMELS composite ratings of 1 or 2; Supervisory Group B generally includes institutions with a CAMELS composite rating of 3; and Supervisory Group C generally includes institutions with CAMELS composite ratings of 4 or 5. For purposes of risk-based assessment capital groups, undercapitalized includes institutions that are significantly or critically undercapitalized.

Capital Category	Supervisory Group		
	A	B	C
1. Well Capitalized	I 12-14 bps	II 17 bps	III 35 bps
2. Adequately Capitalized			
3. Undercapitalized	III 35 bps	IV 50 bps	

These rates represent a uniform increase of 7 basis points (annual rate) over the rates in effect for the fourth quarter of 2008. The FDIC has modified the risk-based assessment system effective April 1, 2009 and set new rates for the second quarter or 2009.

For the first quarter of 2009, before these modifications take effect, the assessment rate for most institutions in Risk Category I will be based on a combination of financial ratios and CAMELS component ratings.

For large institutions in Risk Category I (generally those with at least \$10 billion in assets) that have long-term debt issuer ratings, assessment rates will be determined by weighting CAMELS component ratings 50 percent and long-term debt issuer ratings 50 percent. For all large Risk Category I institutions, additional risk factors will be considered to determine whether assessment rates should be adjusted. This additional information includes market data, financial performance measures, considerations of the ability of an institution to withstand financial stress, and loss severity indicators. Any adjustment will be limited to no more than ½ basis point.

Beginning in 2007, each institution has been assigned a risk-based rate for a quarterly assessment period near the end of the quarter following the assessment period. Payment is generally due on the 30th day of the last month of the quarter following the assessment period. Supervisory rating changes are effective for assessment purposes as of the examination transmittal date. For institutions with long-term debt issuer ratings, changes in ratings are effective for assessment purposes as of the date the change was announced.

Risk-weighted assets – assets adjusted for risk-based capital

definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 200 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

Securities – excludes securities held in trading accounts. Banks' securities portfolios consist of securities designated as "held-to-maturity," which are reported at amortized cost (book value), and securities designated as "available-for-sale," reported at fair (market) value.

Securities gains (losses) – realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. Thrift Financial Report (TFR) filers also include gains (losses) on the sales of assets held for sale.

Seller's interest in institution's own securitizations – the reporting bank's ownership interest in loans and other assets that have been securitized, except an interest that is a form of recourse or other seller-provided credit enhancement. Seller's interests differ from the securities issued to investors by the securitization structure. The principal amount of a seller's interest is generally equal to the total principal amount of the pool of assets included in the securitization structure less the principal amount of those assets attributable to investors, i.e., in the form of securities issued to investors.

Subchapter S Corporation – a Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

Temporary Liquidity Guarantee Program (TLGP) was approved by the FDIC Board on October 13, 2008. The TLGP was designed to help relieve the crisis in the credit markets by giving banks access to liquidity during a time of global financial distress. Participation in the TLGP is voluntary. The TLGP has two components:

Transaction Account Guarantee Program provides a full guarantee of non-interest-bearing deposit transaction accounts above \$250,000, at depository institutions that elected to participate in the program. The guarantee is in effect until December 31, 2009.

Debt Guarantee Program provides a full guarantee of senior unsecured debt¹ issued by eligible institutions between October 14, 2008, and June 30, 2009, and maturing on or before June 30, 2012. Institutions eligible for participation in the debt guarantee program include insured depository institutions, U.S. bank holding companies, certain U.S. savings and loan holding companies, and other affiliates of an insured depository institution that the FDIC designates as eligible entities.

Trust assets – market value, or other reasonably available value of fiduciary and related assets, to include marketable securities, and other financial and physical assets. Common physical assets held in fiduciary accounts include real estate, equipment, collectibles, and household goods. Such fiduciary assets are not included in the assets of the financial institution.

Unearned income & contra accounts – unearned income for Call Report filers only.

¹ Senior unsecured debt generally includes term Federal funds purchased, promissory notes, commercial paper, unsubordinated unsecured notes, certificates of deposit (CDs) standing to the credit of a bank, and U.S. dollar denominated bank deposits owed to an insured depository institution.

Unused loan commitments – includes credit card lines, home equity lines, commitments to make loans for construction, loans secured by commercial real estate, and unused commitments to originate or purchase loans. (Excluded are commitments after June 2003 for originated mortgage loans held for sale, which are accounted for as derivatives on the balance sheet.)

Volatile liabilities – the sum of large-denomination time deposits, foreign-office deposits, federal funds purchased, securities sold under agreements to repurchase, and other borrowings.

Yield on earning assets – total interest, dividend, and fee income earned on loans and investments as a percentage of average earning assets.